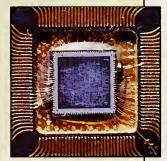




THE AMERICAN The Magazine for a Strong America

Vol. 129, No. 5

November 1990









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YOUR AMERICAN LEGION

COVER These Good Men. Jim Sharpe

THE AMERICAN LEGION MAGAZINE, a leader among national general-interest publications, is published monthly by The American Legion for its 3 million members. These military-service veterans, working through 16,000 community-level posts, dedicate themselves to God and country and traditional American values; strong national security; adequate and compassionate care for veterans, their widows and orphans; community service; and the wholesome development of our nation's youths.

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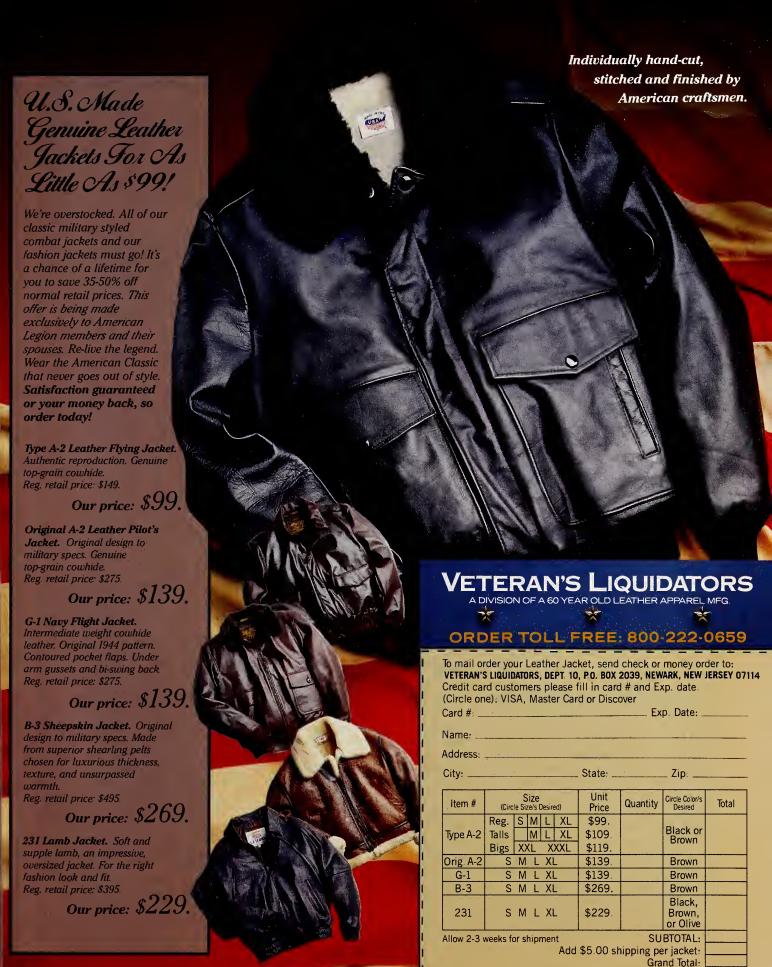
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At Risk

Regarding your *Big Issues* (September) question: "Should Congress support the President's policy on abortion?" I have a response. Let's cut out the propaganda and face the facts that there are risks involved with any surgical procedure and abortion is no exception. Government-subsidized abortions cannot guarantee there will be no complications such as infection, infertility or death. Many women have been deceived about the safety of abortion.

Sandra Blunk Brunswick, Mo.

Tough Guys

I read the article, *The Toughest Marine* (August), and was deeply moved by the generosity of the Marines involved. It showed compassion, which is usually neglected in references to those who serve in the military. I was a Navy corpsman in Vietnam, and I knew the Marine Corps had some outstanding, caring people. I'm just glad the author of the article now has let the rest of the world in on the secret.

Wayne A. Schauer Gowanda, N.Y.

Admiral Chester Nimitz coined the phrase at Iwo Jima, "Where uncommon valor was a common virtue." John Zimmerman, the subject of *The Toughest Marine*, belongs in that group and is an inspiration to us all.

Richard Stannard Manchester Ctr., Vt.

Canal Corruption

In The Panama Coverup (August), M. Stanton Evans went to great lengths to document a long history of dishonest activities by officials of the United States and Panamanian governments. Clearly, this was to point out we shouldn't have ratified the Canal Treaty with a nation whose officials were, allegedly, involved in drug trafficking. The author shows the same kind of bias afflicting other treaty opponents who have tried to convince the uninformed that the treaty constitutes a massive giveaway. The real issue was

acknowledging Panama's sovereignty over its territory, while guaranteeing the canal's security and accessibility to the United States.

Edwin I. Boyd Rapid City, S.D.

The article about Panama is most timely. Thirteen years have passed since the Carter administration, the State Department and the Senate connived to obtain approval for the Panama Canal Treaty and the Neutrality Treaty. There is no doubt whatsoever that if the drug coverup had been exposed, the treaties would have been rejected outright.

Robert H. Mueller Jr. Reading, Ohio

Gulf Crisis

With the Persian Gulf crisis and with the threat of war so present, it's time once again to stand behind our troops and show our support. We need to support them all that we can.

Tom A. Donaldson Rantoul, Ill.

Today on the local news, it was reported that our troops in Saudi Arabia are having a difficult time finding stamps to send their letters home. I suggest that we ask Congress to allow franking privileges for these fine young people until this crisis has been resolved.

Agnes Titer Springfield, Ohio

Big Differences

The cover of your September issue really grabbed my attention since I am an educator. The article Educating for Excellence or Ignorance? contained statistics that are not foreign to me. Those of us teaching in the Florida educational system are required to upgrade our skill levels with so many credit hours in so many years so that we maintain our certifications.

The opinion of the author raised my dander a little. It's unfair to compare education in our country with education systems overseas. We are a heterogeneous mix of people with immigrants entering our country every

day. Other countries, for the most part, are a homogeneous people with similar roots, culture, ethnicity and perceptions of the importance of education. Our students enter the classroom with different perceptions about the importance of education.

Georgeanna Thalassities Vagias Miami

Many may recall a book that was popular in the 1970s, Why Johnny Can't Read. Johnny has never been able to write or spell, either. Why? Because Johnny was not taught to read, write or spell. The crux of the whole situation is that students are not being taught.

Kendall J. Wentz Port Charlotte, Fla.

Your article, Rebuilding America's School System (September), was outstanding and hit on the very truth of our disorganized educational system. Teachers' certificates should be more stringent and increased responsibilities should be given to them. The author suggested using an entrance examination for students entering high school. I believe it's an excellent idea.

Eddie Stanko White Oak, Penn.

Real Democracy?

Your magazine stands out as a symbol of patriotism, values, integrity, ethics and honor. Therefore, I was shocked after reading the commentary, Revitalizing Democracy (September), on the subject of "causes" embraced by Americans, ranging from animal rights to the protection of our flag. How could the author have given two such divergent causes?

The protection of our flag is honorable and constructive. Animal rights activists have adopted tactics that are radical and most destructive. Some of these activists have openly proclaimed that intimidation, arson and destruction of private property are acceptable forms of civil protest. Is this revitalizing democracy? No, it's revitalizing totalitarianism.

Russell Laux New York



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THE PROFESSION OF PEACE AND FREEDOM NEVER RESTS

E READ about them each morning in the newspaper and the difficulties they face. Each night, we see their faces and hear their stories on the network news. The threat of war slouches near their desert outposts, and the whole world watches and waits for Iraq President Saddam Hussein's next move.

America's best, the men and women of the armed forces, once again are poised to stand tall against aggression. They're prepared to defend our interests and those of our friends in the Mideast and throughout the world.

As we celebrate Veterans Day 1990 and remember those who have served our nation, let's also be mindful of those who now serve. Regardless of where they serve, their dedication and commitment are the same. The destiny of America always has hinged on our citizens—particularly young people—who have answered the clarion call of duty. Generations of Americans have shouldered the responsibility to protect our nation and others. And as we're all so painfully aware, many have paid for it with their lives.

America has always been willing to defend itself and the freedom of those who ask for our help. Our Marines waded ashore in Beirut in 1982 as part of a multi-national force in war-torn Lebanon. The following year, our soldiers and sailors were called to the Caribbean island of Grenada to rescue hundreds of American medical students who were threatened by Cuban-backed troops of a Marxist dictator.

In December 1989, after months of repeated attacks on U.S. citizens and continued threats of violence by Gen. Manuel Noriega and his henchmen, airborne troops, sailors and airmen intervened to secure our interests in the Canal Zone. When the smoke cleared, a



Nat'l Cmdr. Robert S. Turner

strong-arm dictatorship, wrought by corruption and connections to the drug underworld, was toppled and replaced by a government chosen by the Panamanian people.

ETERANS on active duty during those trying times soon will be able to join the ranks of The American Legion. The next step is for Congress to approve changes in the Legion's constitution that would expand membership.

When I recall the deeds of those who have served in uniform and when I witness the dedication of those who now defend us, I'm reminded of some timeless words from John F. Kennedy's inaugural speech in 1961:



"Let the word go forth from this time and place, to friend and foe alike, that the torch has been passed to a new generation of Americans—born in this century, tempered by war, disciplined by a hard and bitter peace, proud of our ancient heritage—and unwilling to witness or permit the slow undoing of those human rights to which this nation has always been committed, and to which we are committed at home and around the world."

The profession of peace never rests. Nor can we, as Legionnaires, ever relax from our responsibility to encourage Americans to exercise their freedoms to the fullest. One of the most prominent of those liberties is the right to decide who will guide our communities, states and nation into the final decade of the 20th century.

I am encouraging all Legionnaires to vote in the upcoming elections and to urge others to do so. Get out the vote. Persuade your neighbors that their vote counts. In a few weeks, voters will have the chance to let their voices be heard. Never doubt the subtle power of the ballot box.

All 435 offices in the U.S. House of Representatives and a third of the Senate seats are up for election this year. I know that many of you have sponsored "Get Out The Vote" forums, inviting incumbents and their challengers to speak to the issues of the day: the Mideast crisis, national defense, solving the staggering national deficit, ensuring a solvent VA, helping needy veterans and securing a constitutional amendment to outlaw the physical desecration of the U.S. Flag. Let the candidates' responses to these and other critical issues be the benchmarks that voters will consider when they enter the voting booth.

Let's celebrate Veterans Day, and all that veterans have done for our nation, by doing our duty as responsible citizens on Tuesday, Nov. 6.

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SHOULD CONGRESS RAISE TAXES TO REDUCE THE NATIONAL DEBT?

Rep. Lee H. Hamilton, D-Indiana

At the end of 1989, as Joint Committee chairman, I reported that our top economic policy priority should be to eliminate the federal-budget deficit. I said this can be done only through a package deal that included both spending cuts and a moderate tax increase. In June, President Bush came to the same



conclusion. The deficit has been stuck at more than \$150 billion for three years, and the red ink may total more than \$200 billion in 1991, according to the projections of some budget analysts. The deficit is larger than the total budgets of the White House, the Congress, the Judiciary, and the departments of Commerce, Education, Energy, Interior, Justice, Labor, State and Veterans Affairs combined.

Why must a tax increase be part of a credible plan? It is an economic judgment—we cannot grow our way out of the deficit. It is a political judgment—other approaches in reducing the deficit have not worked in the past and will not work in the future.

Spending cuts alone cannot eliminate the deficit. Interest on the national debt, the fastest growing single item in the budget, which cannot be cut, Social Security, Medicare, and defense account for about 70 percent of spending. Some programs, such as veterans' programs, already have suffered because of budget constraints. Cuts of the magnitude needed cannot be made without causing serious harm and would not be politically feasible.

The "peace dividend" expected from reduced world tensions is welcome, but will be years in coming. There were good ideas in the Grace Commission report to the Reagan Administration, but most of the ideas that promised real savings already have been adopted.

A president with a line-item veto could bargain for spending for a favorite program, like the Strategic Defense Initiative, by offering not to veto a program that a member of Congress wants, like a new dam in his or her state or district. The result would be more spending, not less.

Tax increases alone are not politically acceptable, nor would this be an economically sound way to eliminate

the deficit. The only realistic solution, therefore, is a package deal. To improve our economic future, we must all accept some changes that we do not like.

YOUR OPINION COUNTS, TOO

Senators and congressmen are interested in constituent viewpoints. You may express your views by writing The Honorable (name), U.S. Senate, Washington, D.C. 20510, or The Honorable (name), U.S. House of Representatives, Washington, D.C. 20515.

Rep. Robert S. Walker, R-Pennsylvania



As the budget summit talks between President Bush and congressional leaders reach their peak, proponents of tax increases are joyfully proclaiming victory in the perpetual quest to impose higher tax rates on the American people. Admittedly, the federal deficit has spiraled out of control, but an increase in taxes is

not the answer in solving the deficit.

As fragile as the U.S. economy is at the present time, a tax increase only will serve to weaken economic performance. An increase in tax rates courts economic disaster. A decline in employment, reduced sales and the resultant loss of taxable profits, or other recessionary pressures would offset any potential added revenues from higher taxes. We would end up with a deteriorating economy, increased demands to spend government money on unemployment benefits or welfare programs and thus more deficit spending.

Advocates of tax increases should be careful not to place too much faith in predictions that higher taxes will yield higher revenues. A tax increase can balloon the deficit. Past experience shows that predicted revenue increases encourage greater spending by Congress. One study puts the spending rate at \$1.58 for every dollar of revenue raised.

What should we do to bring deficits down? Cuts in wasteful spending and real budget discipline are obvious parts of true deficit reduction. Another avenue to pursue is lowering of the capital-gains tax. Capital-gains tax reduction translates into increased long-term economic growth and an expansion of total federal and state tax receipts. In addition, lowering the capital-gains tax would increase the value of real estate and bonds held by the endangered savings and loans institutions, keeping them in business and thereby helping solve this part of the overall deficit problem.

Any budget package that includes a tax increase for Americans only will result in higher spending, with a higher deficit not far behind. The problem for some time has been that Congress not only zealously spends the money it has, but it spends the money it does not have. I believe, therefore, that an increase in tax rates is counterproductive. Only in Washington

can politicians cook up a deal that takes money out of the pockets of working people so that Congress can spend more and aggravate the problem that they were supposedly trying to solve.



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READY, AIM, LEARN

HE familiar curve of the air rifle stock is snug against Bruce Cook's shoulder as he squeezes the trigger. His shot leads the Hillsborough High School Junior ROTC Cadet Battalion of Tampa, Fla., to the championship of the Millersburg Military Institute

Postal Match championship.

Sponsored by Post 111 of Tampa, the Hillsborough team is one of more than 75 American Legion Junior Shooting Sports Program (ALJSSP) clubs nationwide. The gun instruction and safety program became the first new major American Legion youth program in more than 50 years after the National Executive Committee passed Res. 30 at the 1988 Fall Meeting.

"Since I first heard about it, I believed it could reach out to a different segment of the nation's youth," said Virginia Department Adjutant Cornelius T. O'Neill. "The gun program appeals to those students not interested in other sports, and the physically handicapped can participate in the program, too. It has already done a lot for the youths of Virginia.'

By late summer 1990, Virginia organized 20 clubs, the most of any Department at the time. Eventually, it will conduct statewide shooting competitions, and O'Neill said he hopes the ALJSSP will attain the same recognition as American Legion Baseball.

Launched only two years ago, ALJSSP doesn't yet have the recognition or history of American Legion Baseball. However, during the mid-1940s, the Legion conducted youth marksmanship competitions with the National Rifle Association, and today the fledgling program renews the Legion's commitment to teach America's youth about gun safety and sportsmanship through instruction and

A partnership between the Legion and other groups teaches gun safety and sportsmanship.



YOUNG GUNS—The American Legion Junior Shooting Sports Program has about 75 clubs nationwide providing basic and advanced instruction.

competition at various levels.

To help introduce the program, the Legion, Daisy Manufacturing Co. and the National Guard Marksmanship Center set up an air rifle range in the Indiana Convention Center at the 72nd National Convention in Indianapolis. In addition to testing their marksmanship on the range, conventioneers could obtain information about the program, including costs and how to sponsor a club.

"For some Posts the shooting program can become a major project and community service," said Eugene V. Lindquist, chairman of the Children and Youth Commission. "The program challenges students to improve themselves and teaches self-discipline, concentration and how to overcome the pressure of competition."

The ALJSSP instruction consists of

three parts:

• Basic Marksmanship Course. For beginning shooters, this course provides a mix of lectures and hands-on

activities, including gun safety, use of equipment and proper shooting positions.

· Qualification Awards. Graduates of the Basic Marksmanship Course continue training to improve shooting skills by earning five awards based on skill.

• Competitive Shooting. After graduating from the Basic Marksmanship Course, ALJSSP students are encouraged to enter competition with other clubs.

"Eventually, we hope the program will become a feeder to the Olympics," Lindquist said. Air rifle marksmanship has been an Olympic sport since 1984, and air rifles were used as early as the 1500s.

The ALJSSP uses .177-caliber rifles manufactured in the United States. Based on tests for accuracy and function, the recommended air rifles are the Daisy Model 853 and 853-C. The ALJSSP limits the cost of rifles to

\$120 to make the program affordable for as many students and Posts as

possible.

"We have no problems finding kids, only finding Posts to sponsor the program," said Lt. Col. Leo R. Lujan, founder of the National Guard Marksmanship Program and editor of Student Handbook for Junior Position Air Rifle, the text used for ALJSSP.

Youth groups and Posts wanting more information about forming or sponsoring an ALJSSP club should write to The American Legion Junior Shooting Sports Program, P.O. Box 1055, Indianapolis, 1N 46206.

\star \star \star \star

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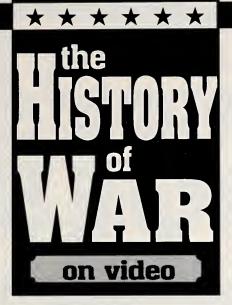
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Gene Kelly narrates this film chronicling the most decorated ship and crew in United States Naval history. Fighting its way to Iwo, Guam, Okinawa, and Formosa, the Franklin took the Kamikaze onslaught and in turn sank 160 ships, 338 aircraft while becoming a raging inferno. This film exemplifies that special courage that arises, from the hell of battle. #2645 60 minutes \$39.98

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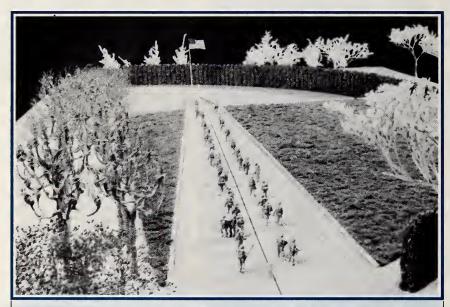
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HONOR ROLL—The Korean War Memorial project received a boost when PNC John P. "Jake" Comer was appointed to its advisory board.

HE sacrifices of America's men and women in uniform will never be forgotten by an American public whose freedom has been preserved by those who answered their country's call in time of war. "It is altogether fitting and proper that we should do this," Abraham Lincoln said in his Gettysburg Address, stating sentiments we still believe today.

"While the growing number of memorials makes it impossible for The American Legion to financially support all of them, we encourage our members to lend what support they can to these worthy efforts," said National Commander Robert S. Turner. Among the major memorials in the works are:

The Korean War Veterans Memorial

Visitors to the 1990 National Convention heard Past National Commander John P. "Jake" Comer report on the progress of The Korean Veterans War Memorial. The monument is to be built across the Mall from the Vietnam Veterans Memorial, and it will depict 38 eight-foot soldiers advancing toward a standard bearing the U.S. flag. Comer, who is a member of the memorial committee, said the project needs about \$5.5 million before construction can begin

A bill currently before the House and Senate, "The Korean War Veterans Memorial Coin Act," requests the Secrctary of the Treasury to mint a silver dollar coin commemorating the end of the Korean War. One million coins are expected to be minted, then sold to raise the remaining required funds.

For more information, contact: The Korean War Memorial Fund/ABMC, P.O. Box 2372, Washington, D.C. 20013-2372.

The Vietnam Women's Memorial

During the 1985 Fall National Executive Committee meeting, Res. 16 officially recognized the Vietnam Women's Memorial. The Legion recognizes that patriotism and sacrifice are not exclusively male attributes.

The Vietnam Women's Memorial project lists eight women who died incountry. It is scheduled to be unveiled in about a year, and the final design selection has just begun. The memorial project needs about \$3 million before construction can begin, project officials said.

Information concerning the project can be obtained by writing: Vietnam Women's Memorial Project, Suite 710, 2001 "S" Street N.W., Washington, D.C. 20009.

Women In Military Service Memorial

The granite sculpture at Arlington's Memorial Gate will be reconstructed to a more modern image when the Women In Military Service Memorial is built at the Hemicycle. The memorial will consist of 10 spires of glass towering over the Hemicycle. Inside, a computer bank will list information, names and anecdotes about women who have served in the armed forces. Planners hope to raise \$25 million to guarantee completion and perpetual maintenance of the monument.

Information about the memorial can be obtained by writing: Women In Military Service Memorial, Department 560, Washington, D.C. 20042-0560; or by calling toll free (800) 222-2294.

Armored Forces Memorial

They were the "men of steel" and at press time, the Armored Forces Memorial Committee had passed the half-way mark for the \$400,000 needed to begin construction of the memorial commemorating those men who served in armored divisions. Approved by Congress in 1986, the monument will be located on Memorial Drive near Arlington National Cemetery.

Donations may be sent to the Armored Forces Memorial Fund, P.O. Box 1146, Ft. Myer, Va. 22211.



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VHEN A WETERAN DIES

NLY 10 percent of all eligible veterans take advantage of VA's state and national burial benefits, according to National Cemetery System (NCS) statistics.

"Veterans' burial benefits have been earned by virtue of their service to their country,'

said Jo Ann K. Webb, Director of the National Cemetery System. "We believe one of the reasons more veterans do not take advantage of their

right to burial is because they are not members of veterans organizations and are unaware of the rights they

possess."

Admittedly, burial benefits aren't among typical topics of conversation. However, your interment is something you should consider. There may be a few things concerning your benefits you may not know, or might have for-

The American Legion, at the 1989 National Convention, passed Res. 321, which

supports a burial allowance of no less than \$400. In addition, the Legion supports additional cemeteries, contract burial for poor veterans, and funding for the construction of columbaria, structures for housing cremated remains, and mausoleums wherever possible within existing national cemeteries.

"We want to assure veterans of The American Legion's ongoing support for their right to a decent, dignified burial. It's the last tribute we can pay to those who wore the uniform of their country,' said Bob Legan, chairman of the Legion's National Cemetery Commit-

Currently, there are 113 national cemeteries and 41 state cemeteries. Three states - Idaho, North Dakota and New Hampshire — have neither a

Burial rights are among the least known and misunderstood veterans' benefits

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FINAL FAREWELL—The last tribute we pay to those who served in the U.S. armed forces should be a dignified burial.

state nor national interment site. North Dakota is planning a cemetery at Ft. Lincoln near Bismarck, but this cemetery will inter only career National Guard members and is financed solely by state funds.

HY aren't veterans taking advantage of their burial rights? "In addition to not being aware of the scope of their rights for VA burial," said Jo Schuda, of NCS's public affairs, "another objection seems to include the distance. Statistically, most people want to be buried within 75 miles of their home."

Who's qualified for burial in a national cemetery? Any honorably discharged veteran is eligible for burial in a state or national cemetery. The VA supplies a plot, maintenance, a

graveliner where required by law, a headstone or marker, a flag to be draped over the coffin, and later presented to the family, and a Presidential Memorial Certificate signed by the President, recognizing the veteran's military service. One widely misunderstood benefit is the right for a veteran's spouse to burial in a state or national cemetery. Husbands and

wives, and in some instances, unmarried dependent children, may be buried in the

same plot.

The demand for state and national cemetery gravesites is expected to climb as the veteran population ages. Each year, about 60,000 veterans are buried in state and national cemeteries. According to Webb, there is still adequate space to handle the expected increase in burial requests.

What's not covered by your burial benefits? Transportation to the gravesite, the casket, the cost of the service and a military honor guard are not paid for under the current program, nor can

a veteran reserve his or her gravesite. Although some national cemeteries are now closed to new burials, NCS officials said most closed facilities will accept the cremated remains of veterans.

The VA offers benefits for veterans who choose to be buried privately. This includes a cash payment of \$85 to purchase a headstone or marker. The VA also offers, in lieu of the \$85, a marker or headstone for a veteran's unmarked grave whose remains were not recovered, or for other reasons, remains unburied anywhere in the world. Dependents receive markers only if they are buried in a national or state cemetery. For specific information, contact your nearest VA regional office or a reputable funeral director. Ken Scharnberg

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REMEMBER YOUR FIRST AEROBICS CLASS?

It's hard for some people to believe, but there was a time when aerobics classes were *free*. In fact Uncle Sam paid us \$80.00 a month just to show up.

Of course our exercise classes were known as calisthenics . . . the only music was a 5 a.m. tune called reveille . . . and no one would have dared suggest our instructors wear the latest designer leotards.

But we endured those weather-beaten days on the drill field because we knew personal fitness was not our only goal. National fitness was. The responsibility for keeping the American people safe and free was ours . . . and if it meant doing push-ups at 0500 hrs, that's what we did.

A lot of things have changed over the years, but at least two things are still the same . . . You will have a hard time getting a veteran to pay to do push-ups, no matter how popular it becomes . . . and you can count on the members of The American Legion to speak out for a strong National Defense.

Who will help the nation remember how hard it is to be prepared for war, if we don't.









PARTNERSHIP—America's industrial and military strength are necessary to maintain global stability.

FORCE STRUCTURE

IN THE 1990s

HE DECLINE in the defense budget has been with us since 1985, but the reductions have not been well managed. Major weapons system procurement has remained at a level that will soon affect our ability to field a significant deterrent anywhere in the world. In December 1987, President Ronald Reagan asked Defense Secretary Frank Carlucci to cut \$32 billion out of the 1989 budget. It was done without a massive disruption in force strength, but included program terminations, not expensive program stretchouts. The main U.S. deterrent has been the outstanding volunteer forces in the Army, Navy, Air Force and Marines. It has also included our fundamental

industrial strength. The Soviets may well remember the tremen- By Robert B. Costello

dous outpouring of goods during World War II. In November 1944, we produced 4,400 aircraft in that one month. We will not even make 440 military aircraft in all of 1991. During that same period, the United States built two ships per month. By 1994 we will be fortunate if we build 15 ships the entire year.

I am not suggesting we need to maintain such high production levels. My concern is that we are losing our capacity to respond adequately in the event of a mobilization scenario. Who would enter a 😤 career of ship design, naval architecture, ship building, or ship operations when the outlook is so limited? It appears that we have been living off our past for too long. We need to evaluate our defense needs and our ability to sustain our forces in any potential conflict. The Army undertook a study a few years ago to evaluate the increase in our capacity to build tanks if additional money were made available. The results were not encouraging. After two years of intense mobilization, we would have produced only an additional few hundred tanks. The Soviets already have 67,000 tanks in their inventory.

Our industrial strength along with the Guard, Reserve and active duty forces are the single greatest element for stability in the world. In a presentation to the Association of the U.S. Army in Indiana, Sen. Richard Lugar, the minority leader on the Senate Foreign Affairs Committee, said the United States is now the only superpower in the world. Apparently the Soviets concur with this

Robert B. Costello is a senior fellow at Hudson Institute in Indianapolis.

HE MANY
changes in
Europe will
force us to cut
back on troops
and on military
hardware.

VISIONARY — U.S. defense technology must be expanded because its many uses help private enterprise.



assessment. Regardless, the United States must maintain a level of readiness and sustainability that reflects our resolve for continued global peace and freedom. Although we must adapt to the overwhelming changes that have taken place in the past two years, it is imperative that we do not relinquish the capabilities that helped cause these changes. It must reflect the changes that have overwhelmed the imagination in the past two years. We must maintain a strong industrial base that is supported and invigorated through cooperative programs between our government and industry. Our ability to compete in this rapidly changing world is the key to deterrence and world stability.

The issues focusing on industrial competitiveness, the role of government, and free trade have been thoroughly and exhaustively discussed. The perceptions range from "ain't nothing wrong, so there ain't nothing to fix" to "the sky is falling, the sky is falling." Regardless of these perceptions, most would agree that we should continuously strive for improvements. Perhaps adherents to both schools could work together in defining pro-active roles for government, industry, and academia, that would truly enhance the opportunities for American industry to maintain its leadership in productivity and technology.

During the July 1989 Senate Banking Committee hearings on the reauthorization of the Defense Pro-



duction Act, Sen. John Heinz of Pennsylvania said that anyone in this or any other administration who believes we do not have industrial policy in the United States is wrong. He added that we have hundreds of policies-deficit governmental budgets, deficit trade, environmental laws, etc. —and they are neither consistent nor strategic in nature. I proposed at the same hearings that we carefully define a series of consistent, coherent, strategic policies that will allow the United States to use its industrial resources and those of our trading partners to enhance

our leadership in productivity and technology.

Every other nation in the world has some sort of industrial policy or technique for managing their trade. Europe in 1992 will be at least as tough a world competitor as Japan has been. Their overall approach may be best represented by all-out protection of their expensive, often outdated munitions business. The European efforts, even today, are aimed at further eroding the U.S. defense infrastructure with an unusually aggressive munitions export program, not only to the

Third World but to the United States as well.

Industrial policy is not simply an act of picking winners and losers. In the proper context, industrial policy is a sophisticated series of interactive, strategic policies encompassing industry and government. Policies that encourage cooperative endeavors are needed to sustain increases in the standard of living and provide an environment in which global competitiveness and the expectations of the rest of the world can be appropriately addressed. Fostering protectionism would, in itself, assure failure. What is needed is a new relationship in which both industry and government take on new roles working together outside the zero sum games of one winning

SMALL SUPERPOWER—Production of semiconductors is imperative in America's overall defense posture since all modern weapon systems employ the devices.

at the expense of the other.

Some recent examples of effective government and industry interaction are represented by Sematech and the National Center for Manufacturing Science. When Sematech was first proposed, it rested on a foundation of protectionism and subsidization. The United States was falling behind in the manufacture of dynamic random access memories (DRAMS) and the industry approached the Department of Defense (DoD) to subsidize the manufacture of one megabyte devices and purchase the output. A special Defense Science



ON TRACK—A recent Army study recommends that the United States step up its production of tanks to counter the Soviet inventory.

Board task force study supported this original proposal even though one megabyte devices were already available in the marketplace, with four megabyte devices soon to follow. Fortunately, the Sematech idea evolved from a subsidy of obsolete manufacturing capability to an industry-government partnership aggressively pursuing new manufacturing technologies. Sematech, a consortia to enhance U.S. capability to make a wide range of semiconductors—one, four, even 16 megabyte DRAMS, advanced microprocessors, and input and output devices is now a model for others to follow.

What has made Sematech successful is a focus on process and manufacturing technology instead of specific products and attention to Please turn to page 56

PUBLIC OPINION

POLITICS

Pollsters take the nation's pulse on a variety of issues. One revelation that has surfaced in many of these surveys is that the public is losing its patience with mud-slinging political campaigns.

OLLING public opinion has become a big business in America. But are such polls accurate and do they really take the pulse of the nation? Kevin P. Phillips, founder and president of the American Political Research Corp. in Washington, D.C., tackles these and other questions in his latest book, The Politics of Rich and Poor. Phillips recently discussed the power of public polls in an interview with the magazine.

American Legion Magazine: People are being bombarded with public opinion polls this election season. Why is it that polls have come to play such an important role in politics in this country?

Kevin Phillips: There are several reasons. The first is that more and more news media organizations have their own polls, so they give a lot of attention to them. They also tailor polls to answer questions that relate to stories of news interest. As a result, people are more aware of polls, and this makes politicians more aware and concerned as well. Secondly, we are in a stage where the politicians and the elites in the United States aren't too sure of public opinion about many issues, and they like to stick their finger in the air occasionally and sample public opinion.

• How reliable are polls?

Polls can often be wrong because people simply won't answer questions with any degree of honesty. For example, if you were sampling opinion in the Virginia gubernatorial election, you would get people telling you they were going to vote for Doug Wilder, the black candidate, when in fact they were not. And vice versa. And that did create some distortion. Polls can often be wrong in another sense, too. They can ask questions in a sequence that will

build toward a conclusion—so they steer a person in a structured direction of answering when they get to the last question. Questions can also be phrased to lead people to a given conclusion. You can have six polls with six different answers. They can seem to be responding to almost the same question, but look at it carefully and you find it isn't the same at all. And the answers can range from like 40 percent negative to 5 percent negative based on just variations in phraseology.

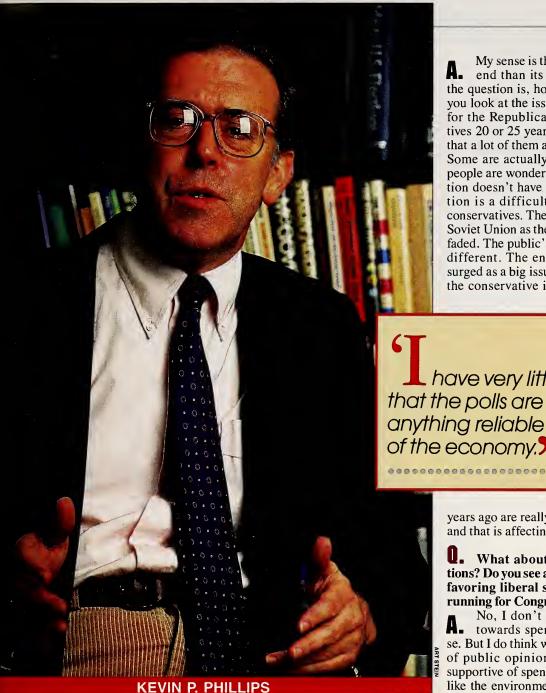
What happened in Nicaragua when the pollsters said that Ortega would win, but he was defeated?

I suspect the sample group wasn't all that large because people may have answered a little dishonestly until the end of the election for fear that they might get in trouble. Obviously, it wasn't a country that promised a lot of voting in a free climate. But as it became clear right at the end that people could, in fact, vote for anyone they wanted, I suspect that changed the outcome a bit. It was kind of unique because it was a country coming out of a situation where people would not really be free to voice their opinions and you got distortions.

Q. What have polls been telling us about U.S. politics this year?

They have been telling us that the people don't like the way campaigns are run, and that they aren't particularly impressed with the politicians. Polls actually have had quite a range on a number of different issues. You can again find quite a disparity. You can find polls that say people like the way one candidate is handling the environment or they don't. And everything in between.

Q. Are the pollsters missing any key issues?



My sense is that it is much nearer its end than its beginning now-and the question is, how close to the end? If you look at the issues that were working for the Republicans and the conservatives 20 or 25 years ago, you get a sense that a lot of them are less important now. Some are actually turning around, and people are wondering now whether inflation doesn't have some potential. Abortion is a difficult social issue for the conservatives. The whole question of the Soviet Union as the No. 1 boogieman has faded. The public's views on defense are different. The environment has really surged as a big issue. So my sense is that the conservative issues dynamics of 20

have very little sense that the polls are measuring anything reliable in terms of the economy.

> years ago are really beginning to change, and that is affecting political fortunes.

> **U**■ What about congressional elections? Do you see a shift among voters in favoring liberal spending proponents running for Congress?

> No, I don't think there is a shift towards spending proponents per se. But I do think what you have is a state of public opinion being increasingly supportive of spending on certain things, like the environment, housing, transportation and utilities infrastructure, health, the poor, older people. The polls chart a

lot of support for these objectives. Now, people seem to be leaning toward more activism again, but the real question is, who is going to pay for it? And there's no real clarity of opinion on this score, yet.

Looking beyond these November elections, what new issues do you see developing?

I think you will find politicians succeeding by giving people a sense of what they want to spend public money on and why, whether it is highways or bridges or long-term care for the elderly or scientific research. A number of the special Republican polls show that something is going to have to be done about the big issues of homelessness, hunger and poverty. A lot of Republican polls in 1990 actually showed those issues moving into second place.

Please turn to page 60

I think the polls are missing a number of issues that are going to be quite important. They have a very difficult time getting a handle on the economy. Are people concerned about the direction of prices, unemployment, taxes? Are they concerned now or are they concerned about what might happen in two or three years? Do they think the economy is strong? People are telling the pollsters they think it is strong in some ways and weak in others. I have very little sense that the polls are measuring anything reliable in terms of the economy. I think people have a lot of conflicting emotions in this area.

In the late 1960s your book, The Emerging Republican Majority documented a swing to conservatives in presidential politics—a shift that wasn't predicted by the polls then. Is that shift continuing?



BOTTOM LINE—Financial planners suggest that most need 80 percent of their working income for retirement.

Investing After RETIREMENT

By Milton Zall

This is the second of a two-part story on retirement investments. The first installment appeared in the October issue of THE AMERICAN LEGION MAGAZINE.

ETIRING with what you think is an adequate retirement fund doesn't guarantee that you'll live happily ever after. In fact, the average retiree considers his retirement income inadequate and wishes he had more.

Your retirement fund has to last you the rest of your life; there are no future

IF YOU'RE

ON THE VERGE

OF RETIREMENT,

NOW IS NOT THE

TIME TO GAMBLE

ON THE NEST ECC

YOU CREATED.

earnings you can count on to bail you out if you make an investment mistake.

Retirees should put their money in low-risk investments such as money market funds; bank certificates of deposit; U.S. Treasury notes, bills and bonds; short-term, high-grade bond funds; and high-grade municipal bonds.

Another concern at this stage is liquidity, or the ability to take your money out of an investment, quickly

Milton Zall is a free-lance writer and financial consultant who specializes in taxes and investments.

and without much financial harm. It is a good idea to keep at least half of your retirement portfolio invested in highly liquid investments.

Although U.S. Treasury bills and bonds, short-term bond funds and municipal bonds are conservative investments, they are not highly liquid. If you're forced to sell at the wrong time, you can incur substantial capital losses. Experts don't recommend hav-

ing more than half of your investment portfolio in treasury bills or bonds, municipal bonds or short-term bond funds.

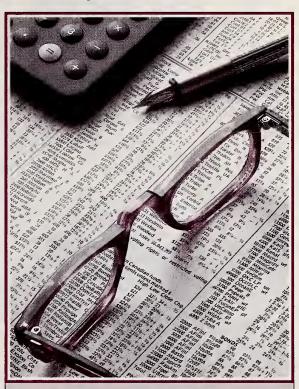
Placing all of your money in conservative investments doesn't mean you have to settle for a mediocre yield. If you check newspapers or financial magazines, you'll find the banks that offer the highest paying interest on certificates of deposit and money market accounts. This year, many of these investments are paying between 8 percent and 9 percent, which isn't bad when you consider that your deposit is insured by the U.S. government and inflation is currently averaging between 5.5 percent and 6 percent a year. Investing in mutual funds has the potential to earn 15 percent or 20 percent a year, but we do not recommend you take this risk. These same mutual funds can also decline in value.

Tax Tactics. A tax-saving tactic for those entitled to a lump-sum distribution from a retirement or thrift plan is "five-year averaging." Five-year averag-

ing allows you to pay taxes on the lump sum as if you had received the money during a five-year period instead of all at once. Often this can produce a lower tax bite. On the other hand, if you opt to receive monthly pension payments in lieu of a lump sum, these payments will be taxed at your normal tax rate. If you turned 50 in 1986 or before, you can choose between five-year averaging and 10-year averaging using the tax rates in effect prior to the enactment of the Tax Reform Act of 1986. Generally speaking, 10-year averaging is more favorable than five-year averaging if the lump sum payment is less than \$473,700.

If you have been participating in a retirement plan prior to 1974, you can elect to have the portion of your lump

sum payment that's attributable to pre-1974 earnings taxed at a special capital gains tax rate of 20 percent. If you're in the 28 percent tax bracket, this is a good deal. This option however, is about to expire. In 1990, 50 percent of capital gains deriving from pre-1974 earnings are eligible for the special capital gains tax rate of 20 percent. In 1991, only 25 percent of such capital gains are eligible for this preferential treatment, and after



RISKY BUSINESS—A major concern for retirees is that their stock portfolios and other investments should be in liquid accounts.

that, the tax break disappears entirely. However, this phase-out provision does not apply to those who attained age 50 prior to 1986.

Immediate Annuities. An option worth considering is converting a lump sum payment into an immediate annuity. Immediate annuities are sold by insurance companies and pay a fixed monthly payment for the remainder of your life, or the remainder of you and your spouse's lives. If your employer's retirement plan offers you the option of taking a lump sum payment in lieu of a monthly benefit payment for life, you may want to shop for an immediate annuity from an insurance company that offers a higher monthly payment than your employer will provide. Annuity payments are guaranteed, retirement benefits may be affected by unforeseen circumstances.

According to the A.M. Best Company, which compiles statistics on insurance policies and annuities, there's quite a spread in the monthly annuity payments that an individual age 65 can get for a \$100,000 investment. One life insurance company was recently offering a monthly benefit of \$1,080 to an individual age 65 with

\$100,000 to invest, while another was paying only \$781 a month for the same investment.

Also look for a company that has a top rating (A+) and has had that rating for at least five years. Standard and Poor Corp., Moody's Investment Services Inc., and Duff and Phelps rate insurance companies. Pick a company that gets the top rating from all the agencies and offers the best monthly annuity payment.

Long-Term Insurance. With Americans living longer, many of us may require nursing-home care for an extended period. Thus, it's wise to have longterm care insurance. Medicare doesn't cover nursing home costs for custodial care, which is the most common extended nursing home care needed. Custodial care is for someone who doesn't need nursing care, but may need help dressing, bathing or feeding himself. Typically, individuals suffering from Alzheimer's disease and other old-age frailties require longterm custodial care in a nursing home. Medicare only covers

nursing home care following a period of hospitalization, and then only for a relatively brief period.

More than 100 insurance companies offer long-term care insurance. Look for a policy that has a benefit amount indexed to inflation. Seek a policy that will cover the bulk of nursing home costs for at least three years. Also make sure the policy pays benefits without having prior hospitalization and covers all illnesses, including Alzheimer's.

A number of life insurance companies offer a rider to your existing policy that permits you to convert a portion of your life insurance to long-term care insurance. It's an option worth considering.

Estate Planning. Since federal estate Please turn to page 68

N 1984, 16 years after the Marines of Charlie Squad came face to face with their mortality on Bridge 28 in South Vietnam, Michael Norman set out on a 50,000-mile mission to find out what had become of his old comrades in arms.

In his book, *These Good Men*, Norman tells of "the friendships forged in war" and presents a totally different picture of GIs in Vietnam than the killers and rapists Hollywood has created to sell tickets.

The following excerpts of *These Good Men* are dedicated to the more than 2.6 million GIs who honorably served in Vietnam and came home to resume their lives.

The men were hot, sweating from the fear, wary as they moved up the road. At their right were steep slopes and razorbacks, at their left across the river on the opposite bank, an impenetrable wall of bush. Out in the open on the road like that, the men were defenseless—either flank could hold danger—so they looked hard for any sign at all that would give them a second to save themselves.

The enemy, cool in his trenches in the hills, watched and waited. He could see the long line of camouflaged helmets moving slowly below. He could hear the orders of the officers, the chatter on the radios, the hacking coughs from the bitter yellow dust.

All at once, the point man in Charlie Squad, spotting bodies on the bridge, brought the column to a halt and asked for orders.

Bridge 28 was flat and open, a simple concrete slab spanning a culvert that ran to the river. The topography was like a deep bowl. The enemy trenches were along the rim; the bridge was at the bottom. It was a knacker's yard, a perfect place for slaughter.

Gonzales was the first to go. Whatever hit him—shrapnel from a mine or grenade—tore him nearly in half; Doc Hefright reached for his belt to drag him from the field and came up with a handful of viscera. Then Belknap reeled backward into the dirt; his hip was shattered, one of his fingers blown off. Now came another volley; a corporal from

Copyright © 1989 by Michael Norman. Reprinted from THESE GOOD MEN by Michael Norman by permission of Crown Publishers, Inc.

THESE GOODING

Side by side, they fought the enemy in the steamy jungles of Vietnam. Today, they share those moments in time as warriors who did their best and gave their all.

By Michael Norman

Ohio grabbed his arm; a lieutenant from Missouri had a bullet hole in the front of his head (he was dead, one of the men reckoned, before his knees touched the dirt). As Doc Hefright lugged Belknap to safety, a piece of shrapnel sliced into his foot; the hot metal cleaved the Doc's skin; blood oozed through the seams of his boot onto the road. Finally, Jim Payne was shot in the stomach. Squeaky came upon him by the side of the road, sitting in the sun against a big rock, bleeding to death.

AYNE was among the first to set foot on Bridge 28. A radioman, he had sent back word that he was crawling out to check the bodies on the bridge. As soon as he moved to the bottom of the bowl, fire from the rim ripped into him.

He grabbed for his transmitter, squeezed the handset to talk. His voice rang with shock at first, then turned weak with fear.

"No!...No!...Norman...help me...l'm hit...."

He may have died for his country or for his God or for nothing at all. For a long time, I thought he died for me.

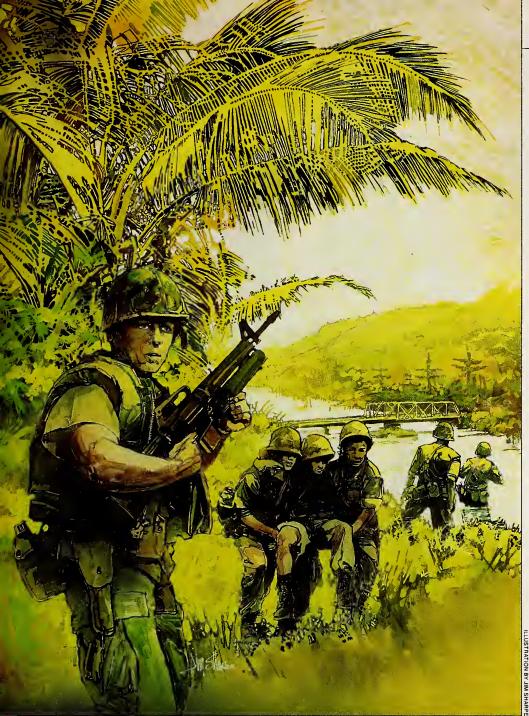
The battle for Bridge 28 lasted three

days and two nights. In the end, only half of the 110 men of Golf Company who came up the road walked back again. The others were carried out, a score of them dead. It was an unrelenting fight, such as none of us had seen or would see again.

I was a hundred yards back in the column when Jim Payne cried out for help. By the time I reached the foot of the bridge, they had lifted him to a truck and were driving him away. The truck bounced back down Route 9 east to the Battalion aid station at Ca Lu, but by then it was too late.

Like many men who meet at a war, we were cronies of the moment, companions of the road. He was more green than most, 19 years old, still adolescent and unready. One night, on patrol, not long after we met, he got careless and opened fire on our rear guard; one of his shots sent splinters of shrapnel into my head. I was furious. Yet it was hard to stay angry with Jim. His insouciance had another side. Maybe it was the red hair and freckles; in that moribund place, he still carried the bloom of youth.

He was a rifleman, but wanted to tote a radio, like me, and asked for help. I was 20, well-traveled, a college man.



He played the eager junior, I the patient savant. I taught him the codes and procedures. The more we drilled, the closer we grew. And, in time, became confidants and friends.

That winter and early spring, I was the radioman for Charlie Squad. The day before the battle, our platoon commander, a lieutenant, decided to pull me into the command group to work the radio for him. When he asked me to recommend a replacement for the squad, I suggested Jim. He took my place on the line of march on the morning of April 19, two hours before Golf Company rushed to its bitter work at Bridge 28.

I felt the deep sorrow of that moment for 10 years, might feel it still if Jim Payne's father had not turned me away. In the fall of 1979, I called him in California and asked to visit. I wanted to tell him what had happened, unburden the load.

He was polite, but demurred. He finally had learned how to live with his son's death. "I'll tell you, Mike," he said, "I really don't want to go back through it again. It's just too damn hard."

Wounded or dead, comrades were never left behind. Whatever the cost, no matter how many men were killed or HEY
marched off to
the bridge not
because they
were ordered to.
They did it out
of loyalty to
their fellow
Marines.

cut down trying, we went after them. Payne, Gonzales, Belknap, Hefright, and half a dozen others were hit as they moved to pull just *one* body off Bridge 28. And they marched out into the killing zone not because they were ordered to do so; they went instead because each believed that if his had been the body on that bridge, other Marines would have come for him.

This was not true of every man, of course; some were bound to wither; some did. But for most, semper fidelis was more than a hollow motto. It was a promise they were prepared to keep.

And that is part of what set me on my search and what now was drawing the others to Dallas: a chance

again at comradeship, a communion as intimate as lovemaking and as liberating as the finding of faith.

Family and friends wondered why we were so angry. What are you crying about, they would ask? Why are you so ill-tempered and disaffected? Our fathers and grandfathers had gone off to war, done their duty, come home and got on with it. What made our generation so different?

As it turns out, nothing. No difference at all. When old soldiers from "good" wars are dragged from behind the curtain of myth and sentiment and

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By Miles Z. Epstein

HE Mira Mesa branch of the San Diego Trust & Savings Bank was robbed on July 5, 1978 of about \$3,000. The thrift was stormed by two men, one carrying a 9mm Luger, the other—a .22-caliber semiautomatic rifle. In the 1990s, Americans are discovering that the smart crooks don't need weapons.

Denver—It was the perfect crime. Almost. No ski masks. No gunfire. No thugs crashing into bank vaults in stolen mail trucks loaded with explosives. But in December 1988, the Silverado Savings and Loan went belly up. The \$1 billion it cost the government to repay depositors has become a flagship of a national trend: poorly capitalized, overextended thrifts being closed by government regulators. This trend has produced the world's largest bank robbery—the S&L crisis.

Silverado's depositors didn't feel a thing, and even though almost 1,000 thrifts are falling in Silverado's footsteps, other depositors nationwide have had a free ride, courtesy of the Federal Deposit Insurance Corp. It's ironic that the same system of government protection that has safeguarded the banking industry since the Great Depression has contributed to the disaster it was created to prevent. Nevertheless, by June 30, 1990, 454 thrifts with \$240 billion in assets had been taken over by the government. It might cost as much as \$500 billion to set things straight.

For investors who locked their savings in high-interest bearing accounts with institutions that weren't well capitalized, there was virtually no risk. "The government, in effect, has provided insurance coverage to more than 99 percent of all bank deposits regardless of size, and to 99.97 percent of the \$62 billion in failed thrifts restructured by the Resolution Trust Corp. in the last 11 months," noted Jerry Knight in *The Washington Post* in August 1990. Principal, the initial amount invested, is only supposed to be covered to \$100,000 per account.

The system played on people's

Miles Z. Epstein is with the New York bureau of U.S. News & World Report.

T H E

Sal Crisis

WELCOME TO THE JUNGLE



BAILOUT — President Bush and congressmen share a light moment after he signed a bill that bailed out America's crippled S&L industry.

desire—to get something for nothing. But now the tab has come due. Some say the S&L crisis was an accident waiting to happen. Some say that it was never doomed to failure, but circumstances mounted and combined to cripple the thrifts. Some say thrifts are flawed investment institutions and were the root cause of their own demise. What everyone does concede, however, is that it will cost between \$325 and \$500 billion to put the thrift industry back on its feet, and the taxpayers will pay for it.

So what does that mean to the average American?

Every American will chip in between \$1,000 and \$2,000. While the treasury won't be invoicing every household, the S&L crisis will have a measurable impact.

Many thousands of people who worked for thrifts, S&Ls and savings banks, are out of work. Tellers, customer service representatives—people working nine to five to make a decent living—have to find other jobs. Pulitzer-prize winning humorist Dave



WAITING GAME—Hundreds of nervous depositers at a Randallstown, MD.. savings and loan firm waited to withdraw their money last May.

Barry defines a savings and loan as "just like a regular bank, except it has boards on the windows." The building that once housed the Westchester Savings Bank of New York is now a funeral home and perhaps a harbinger of the industry's future.

Some thrifts converted to stock ownership before they went under. For those who bought stock in S&Ls that became insolvent, shareholder ownership became a sad joke. The casual investor was taken by surprise by the creative accounting that covered the sick thrift's actual financial health. The average citizen had no idea that the boarded up bank on the corner was part of a nationwide financial debacle.

OMEBUILDERS have lost a source of financing and the need for new construction has subsequently been reduced. Statistics tell it best. According to American Demographics, "Builders in the United States started more than 1 million single-family homes every year from 1983 to 1989. But in 1990, only faint remnants of the great housing boom of the 1980s remain." In many cities, noted U.S.

News & World Report's Editor in Chief Mortimer Zuckerman, vacancy rates for office and industrial real estate now exceed 20 percent, compared with 7 percent in 1980.

"Not long ago," stated American Demographics, "5 percent was considered normal." The great building boom has left a glut of office space and a homebuilding industry with little access to capital. The drop in the

value of office space is estimated to reach \$142 billion by 2000. To further complicate the problem, *American Demographics* estimates that the labor force will shrink by 3.9 million office workers between 1988 and 2000. The result: 975 million square feet less office space will be needed between 1988 and 2000.

The S&L crisis is expected to cause millions of dollars to be lost in local property taxes. Because the Resolution Trust Corp. must liquidate \$16 billion in real estate, other real estate values may be driven down. Thus, communities must charge less for property taxes. And the bottom line is that the shortfall must be compensated for by raising other taxes or by reducing services. This will be a hardship in the 1990s, when federal government aid to municipalities is bound to be less than generous.

II the Jal Crisis hau

been dealt with in 1982,

the cleanup would have

cost \$20 billion.

Now. Americans

are stuck with a tab

of more than \$500 billion.

Doing business with thrifts will become more expensive for consumers, too. New regulations and government agency enforcement efforts will increase the institutions' overhead. In all likelihood, the thrifts will pass on the costs. Staff reductions and higher fees are likely.

There will be fewer S&Ls. In the first quarter of 1990, there were 2,505 thrifts. At the end of 1989, there were 2,898 S&Ls in the United States and in 1980 there were 3,993 thrifts. The effect will be less competition for the mortgage dollar. Mortgage rates are expected to climb. *Changing Times* estimates that fixed rate mortgages will be 0.5 percent higher during the next few years (\$500 extra on a \$100,000 loan) and adjustable rate mortgages will rise by 1 percent (\$1,000 extra on a \$100,000 ARM).

Please turn to page 64

Bob Hope Celebrates 50 Years with The American Legion and the USO

... and now you can celebrate too.
Purchase this beautiful limited edition minted commemorative coin and you will be contributing to the future projects at the Bob Hope House, a special school in Cincinnati, Ohio, designed to redirect the activities of troubled youngsters so that they may lead productive responsible lives.

Share in this celebration with the purchase of your commemorative coin and help support the Bob Hope House.

arrive encapsulated in acrylic and protected by an attractive fitted



BOB HOPE

October 14, 1990

American Legion

Dear Fellow Legionnaires,

I've had the good fortune of playing for the men of the American Legion for the past 50 years all over the world, and I certainly appreciate it very much.

I'm happy that I will be able to see them in Miami on March 1st.

Thanks also for helping us with the Bob Hope School for Boys in Cincinnati. It's a wonderful thing to help the youngsters on the way to a better life.

Congratulations and Thanks for the Memories.

CONVENTION '90



Report From

INDIANAPOLIS

T THE beginning of his year as National Commander, Miles S. Epling promised to "walk the point" for The American Legion. Indeed, he did, guiding the Legion through one of the most historic years for the organization and the rest of the world.

"You have helped me succeed, to walk the point, as your National Commander," Epling told delegates to the 72nd National Convention in Indianapolis. "The American Legion succeeds because of each and every Legionnaire."

During Epling's year of stewardship, history-making world events continued even during the 72nd National Convention, Aug. 24-30, which was held for the first time in Indianapolis, the home of the Legion's National Headquarters. And convention delegates forged Legion history when they unanimously approved Res. 1, which asks Congress to change the Legion constitution to expand membership eligibility to include those who served on active duty in the U.S. military during U.S. involvement in Lebanon, Grenada and Panama. Resolutions from 10 Department conventions were consolidated to create Res. 1, and 20 Departments submitted resolutions supporting a change in eligibility to the National Conven-

"No matter who it is or where it is,

FLY 'EM HIGH-Legionnaires showed their unabashed love for the U.S. Flag in many ways during convention.



REFLECTIONS-After the colorful opening of the convention, Commander Epling recounted Legion accomplishments in 1989-90.

you're still putting your life on the line for your country," said convention delegate Charles Lenz Jr. of Post 164 of Jefferson, Wis. "Opening membership was long overdue.

"It's been quite a year," Vice President Dan Quayle told delegates and Legionnaires at the convention in Indianapolis. "We've seen tyrants toppled; the Berlin Wall fell. Now, 95 percent of the people of Latin America are free to choose their own government, and the changes in the Soviet Union open a new





prospect for mankind."

As Legionnaires assembled in Indianapolis, the world contended with the military aggressions of Iraqi President Saddam Hussein, who invaded Kuwait in early August. During the National Convention, U.S. and allied troops continued to mass on the Saudi-Iraq border, and for the first time since the Vietnam War, the President called up the U.S. reserves. The Middle East crisis became a dominant topic of discussion at the convention.

E HAVE seen unanimous worldwide votes of condemnation against Iraq," said Quayle, who delivered his speech a day later than originally scheduled because President Bush called a meeting of top advisers to discuss the Mideast crisis. "We have persuaded the Soviets to join us, and ground troops from 11 other nations, including nine Islamic nations, are defending Saudi Arabia. What we are seeing is the civilized world united against Saddam Hussein, and this unprecedented unity is in large part because of the decisive leadership and firm resolve of George Bush. I have never been prouder than I am today to call President George Bush our Commander In Chief."

After Quayle's remarks, more than 7,000 Legionnaires and others rose to their feet with applause, cheering the President's actions and supporting the U.S. troops in the Middle East. Delegates also commended the President's rapid deployment of U.S. forces with the unanimous passage of Res. 603, which recognizes that Iraq illegally

seized Kuwait. The resolution also asks that U.S. forces be prepared to carry out necessary actions to further U.S. national interests in the Middle East.

"I cannot predict what Saddam Hussein will do," said Army Gen. Colin Powell, Chairman of the Joint Chiefs of Staff, during his address to the convention. "But I can say this with assurance: America and the world are prepared. I can say to Saddam Hussein, do not dismiss us. Do not interpret our interests in peace as weakness. Do not think for one moment that we will be cowed or coerced by your actions or

PATRIOTS' PRIDE—More than 40,000 Legionnaires and others attended the Festival on the Legion Mall at National Headquarters.

your threats. We're made of tougher stuff than that."

In addition to Quayle and Powell, other convention speakers addressed the causes and consequences of Hussein's actions.

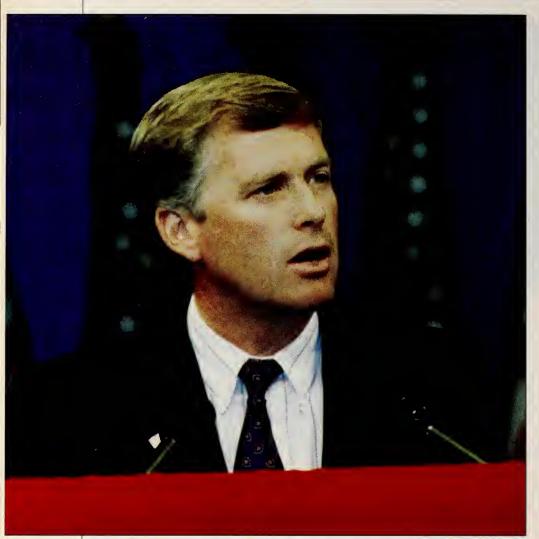
"Some might say it's a dispute about the price of oil, but the dispute is about aggression, world order and world



CENTER STAGE—Epling is joined by local and national entertainers for a stirring evening of family fun and a patriotic celebration.

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CONVENTION '90



VICE VERSE—Vice President Dan Quayle told delegates that threats such as the crisis in the Mideast underscore the need for a strong U.S. defense.

HOTOS BV GREGORY SWITH

FLAG MAN—Rep. Henry Hyde of Illinois found a receptive audience when he told Legionnaires why he supported a constitutional amendment to protect the flag.



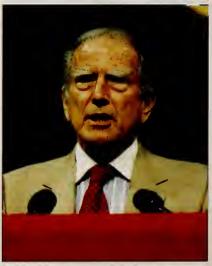
FOR VETERANS ONLY—VA Secretary Edward J. Derwinski said that cuts in the VA budget are likely if federal spending targets are not met.

peace," said Sen. Richard Lugar of Indiana, a member of the Senate Foreign Relations Committee. "Saddam Hussein must leave Iraq. It will be apparent that the United States and its allies will prevail."

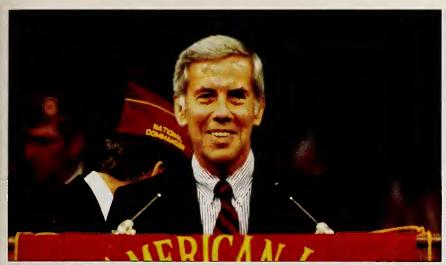
Several times during the convention and at the pre-convention patriotic rally following the 5th Annual American Legion Festival, Epling called on Legionnaires to support the President and U.S. troops in the Middle East. During night-long Festival entertainment, and at the patriotic rally at the end of the Festival, Legionnaires enthusiastically answered Epling's calls.

OUR Green Beret skydivers from Fort Bragg, N.C., delivered flags to begin the Festival. On the spaccious grass mall behind the Legion National Headquarters, The Lettermen, country singer Roger Miller, and several other performers entertained more than 40,000 on hand for the Festival. The Festival became like the world's largest Fourth of July family backyard cookout, according to coordinators of the event. Smells of barbecued ribs, pizza and beverages wafted through the air as thousands in the American Legion Mall breathed the obligatory "oohs" and "aahs" when fireworks lit the downtown Indianapolis skies. Throughout the evening, a four-story, projected image of the U.S. Flag blazed red, white and blue on the National Headquarters building.

"I am proud to be a part of this patri-



LOOKING FOR ANSWERS—Retired Chief of Naval Operations Adm. Elmo Zumwalt criticized the government for its failure to complete Agent Orange studies.



DESERT DUTY—Indiana Sen. Richard Lugar said that U.S. troops deployed in Saudi GRAND Arabia demonstrate that America is prepared to defend its allies and its vital national interests. Lugar is a member of the Senate Foreign Relations Committee.



GRAND SALUTE—Legion founder George W. Bentley of Minneapolis' Post 231 had a moment in the spotlight.

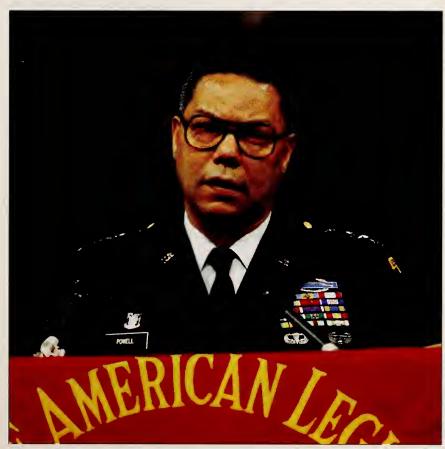
otic salute," Albert said, "as nothing means more to me than the flag and all that it stands for. I was at Tarawa Island during World War II, and I know first-hand the symbolism embodied by her stars, her stripes and her ever-waving beauty. I understand the sacrifices so many have made to keep it flying free."

The next day, cannon thunder signaled the opening of the Legion parade. On the sultry Indianapolis afternoon, the more than 14,000-units of the parade featured 60 bands and marched for almost six hours. Thousands of flags were distributed among the crowd lining the parade route. One Legionnaire saw a 6-year-old boy without a flag and immediately gave the child the stars and stripes. More than 15,000 spectators watched and cheered the floats, bands, marching Legionnaires and vintage military equipment. At the end of the parade, spectators were invited to join the parade, which was billed as the largest patriotic parade ever in Indiana.

The spirited celebrations of the Festival and parade continued to the convention's opening day ceremonies. The Mason-Dixon Color Guard of Post 42 of Hagerstown, Md., advanced the colors, and Ken Knowles of Carmel, Ind., sang his rendition of the *Star-Spangled Banner*. William M. Detweiler, Chairman of the Foreign Relations Commission and Richard Pfaffinger, a member of the POW-MIA Committee, conducted the traditional POW-MIA Empty Chair Ceremony.

Much of the opening ceremonies and Epling's opening address reaffirmed the Legion's commitment to continue to fight for a constitutional amendment to protect the U.S. Flag. Later in the convention, delegates unanimously passed Res. 581, which renews the Legion's call for a narrowly drawn constitutional amendment outlawing the physical desecration of the U.S. Flag.

"The flag is a transcending symbol of our country, of our struggles," said Rep. Henry J. Hyde of Illinois, who declared a "state of war" over the passage of an amendment to protect the



POINT MAN—Gen. Colin Powell, Chairman of the Joint Chiefs of Staff, told Legionnaires that the morale of U.S. troops in the Mideast is high.

CONVENTION '90



WRITE STUFF—Margaretta Downey of the Poughkeepsie (N.Y.) Journal was presented The American Legion Fourth Estate Award for her editorials about homelessness in America.



PATRIOTS—The Department of Ohio was presented the William Randolph Hearst Americanism Trophy by Epling and Otto Wick Jr. of Hearst (right). Accepting (from left) are Past Department Commander Sam Barney and Department Commander Ed Voisard.

flag. "It is more than just a symbol. It is a unique symbol. It shouldn't be demeaned or dragged through the gutter."

Throughout the convention, speakers and Legionnaires on the convention floor voiced their support for the flag. "Those who want to desecrate our flag better do it in some place other than the State of Indiana," Indiana Gov. Evan Bayh told delegates during his welcoming speech. "We in Indiana are proud to be the home of The American Legion, proud of the work you do, and proud of everything you stand for—country,

family, and faith in God."

Indianapolis Mayor William Hudnut also welcomed Epling and the delegates with a presentation of the resolutions the City-County Council adopted welcoming The American Legion National Convention and proclaiming an American Legion Week.

After the opening ceremonies, delegates set to work passing 192 resolutions and defining the Legion's legislative portfolio to be presented to the 102nd Congress. Primary concerns among Legionnaires at the convention were possible VA cuts, layoffs of VA

personnel, and compensation for veterans suffering because of Agent Orange exposure.

Secretary of Veterans Affairs Edward Derwinski told delegates that if Congress didn't adopt a budget by Oct. 1, 1990, automatic cuts will be made in VA's budget because of the Gramm-Rudman balanced-budget law, and VA staff would have to be laid off until Congress acted. In addition to VA's budget problems, Derwinski explained VA's responsibility to be a medical backup to the U.S. military. "A little known, but essential role of the VA is to



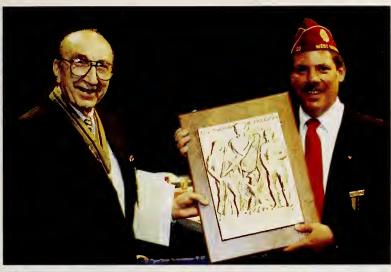
FIRST FAMILY — Epling's wife, Diane, and their sons, Travis (I) and Thomas, look on as the Commander delivers his farewell message to the delegates and visiting Legionnaires, and thanked them for their support throughout his year in office.



VIGIL—Richard Pfaffinger (I) and Foreign Relations Commission Chairman William Detweller drape the POW-MiA chair.



REMEMBRANCE — National Adjutant Robert Spanogle and Commander Epling place a wreath in memory of those who died in military service. It was part of the Patriotic Memorial Service.



HEALING HEART—Dr. Michael DeBakey, chancellor of Baylor College of Medicine, was the recipient of The American Legion Distinguished Service Award. Known for his work in cardiac medicine, DeBakey also pioneered the use of MASH units in the Korean War.

act as a medical backup to the U.S. military," Derwinski said. "With the buildup in the Middle East, this role becomes more essential."

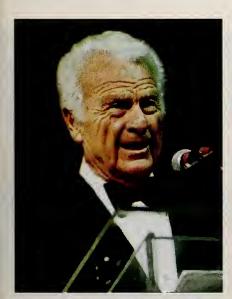
During his speech, Derwinski didn't mention the suit The American Legion filed against the federal government, which names VA and other federal agencies as defendants, seeking completion of the Agent Orange study mandated by Congress. The lawsuit, which was filed in August in U.S. District Court in Washington, D.C., affirmed the Legion's demand for the completion of an Agent Orange study and com-

pensation for those suffering because of medical conditions related to exposure to the deadly herbicide. "We want an Agent Orange study for those veterans who gave their faithful service," Epling said.

Retired Chief of Naval Operations Adm. Elmo Zumwalt Jr., a special assistant to VA and member of the Veteran's Advisory Committee on Environmental Hazards which reviewed the evidence about health effects from Agent Orange, also urged the Department of Veterans Affairs to correct its policy on Agent Orange.

"I paid attention to the experiments on animals," said Zumwalt, whose son was exposed to the herbicide while serving in Vietnam. The younger Zumwalt died after he was diagnosed with non-Hodgkin's lymphoma and Hodgkin's disease—cancers associated with Agent Orange exposure.

"I concluded that if I were the Secretary of Veterans Affairs, 27 health effects would be related to Agent Orange exposure—enough for compensation," Zumwalt said. "But in the Agent Orange research during the past decade, science took a back seat to



PROUD TO BE AN AMERICAN—Actor Eddie Albert spoke of his pride in America and love for our flag at the Flag Rally.



SPOTLIGHT—Tony Butala (r), one of the original members of The Lettermen, coaxes a Legionnaire to join him in a song.



DANG ME—Country music entertainer Roger Miller treated the audience to his often humorous lyrics.

CONVENTION '90



LADY LIBERTY — Many of the parade units and floats boasted patriotic themes.



MOMENT IN TIME—Legionnaires from Swisher, Iowa, in the convention parade recreated the pose of the Marines raising the flag at Iwo Jima.

political expediency."

In addition to the business of passing resolutions and listening to speakers, several special guests were introduced and several national Legion awards presented. Extending greetings from the Society of American Legion Founders, the spritely 92-year-old George Washington Bentley of Minneapolis Post 231 saluted his fellow Legionnaires. "Here I am folks," he yelled. "What a convention! See you next year in Phoenix. I intend to be there."

The 1990 recipient of the prestigious American Legion Distinguished Serv-

ice Medal was Dr. Michael E. DeBakey, former director of the Surgical Consultant's Division in the Office of the Surgeon General during World War II. DeBakey proposed the development of the Veterans Administration medical care network, and his proposal led to the establishment of the Committee on Veterans Administration Problems of the National Research Council. DeBakey, also known for his work in cardiac medicine, helped arrange VA's affiliation program with the nation's medical schools.

"The need for the military to remain

alert and ready for any national threat or disaster came shockingly home to us with the outbreak of the Middle East crisis," DeBakey said. "Once again, we have failed to heed the lessons of history, which have repeatedly shown that new threats to freedom, security and national interests may erupt at any time or place."

Several other awards were presented during the 72nd National Convention, including:

 A plaque to the City of Baltimore and PNC Clarence M. Bacon, President of the Maryland National Convention



COLORFUL CRITTERS—The Colgate-Palmolive Corp. float was one of the many bright additions to the 1990 parade list.



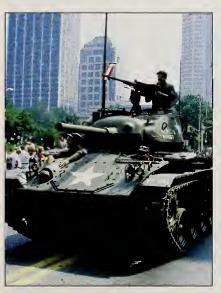
TRACTOR PULL—Members of Indiana Legion's 2nd District parade unit showed their pride in being the host Department.



MINNESOTA MARCHERS—Legionnaires, Auxiliary members and other units carried about 200 flags.



BAND AID—Dottie Hill, leader of Waltham (Mass.) Post 156 Band, passes in review.

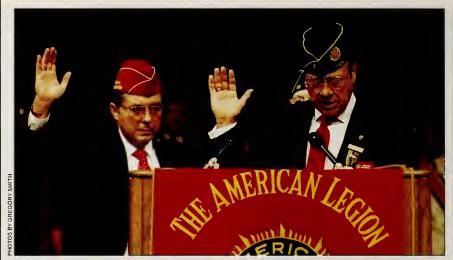


TANKS A LOT—The tanks of Indianapolis' Fred Ropkey were popular.



N.C. CANDIDATE—Robert S. Turner greeted parade spectators.

CONVENTION '90



PERSONAL PLEDGE—Newly elected National Commander Turner of Georgia is given the oath of office by PNC Dale Renaud of Iowa.



HEAD START—Turner's wife, Betty, places the red cap of National Commander on her husband's head after his election. He's the third Georgian to lead the Legion.

- Corp., for being the host city for the 1989 National Convention.
- A Certificate of Appreciation to Dorothy S. "Dottie" Hill, director of the Post 156 Waltham, Mass., band for their goodwill trip to Moscow this past summer.
- The Garland P. Murphy Award for Children and Youth to the Department of Minnesota.
- The Frank N. Belgrano Jr. Scout Trophy to the Department of Maryland.
- The Ralph T. O'Neil Education Trophy to the Department of Florida.
- The William Randolph Hearst Americanism Trophy to the Department of Ohio.
- VA&R Employer of the Year Awards for Hiring Veterans to JIMCO Inc. of Oklahoma City for the less-than-200-employees category, and Lockheed Aeromod Center Inc. of Greenville, S.C., received the award in the more-than-200-employees category.
- The VA&R National Service Trophy to the Department of Minnesota.
- The American Legion Fourth Estate Award to Margaretta A. Downey, editorial page editor of the Poughkeepsie (N.Y.) Journal.
- A Certificate of Excellence in Journalism to KSDK-TV of St. Louis.
- The James V. Day "Good Guy" Award to Notre Dame University head basketball coach Digger Phelps.
- John Koval of Post 159 of Venice, Fla., was recognized as being the Legion's top recruiter by signing up 215 new members.
 - Gold Brigade member Dan Karnes



FAMILY TIES—Turner, who will travel more than 500,000 miles during his time in office, was joined by his family. From left, family friend Brian Noyes; son, Dean; and his wife Betty. Epling looks on during the introductions.



CHALLENGES—Turner's theme of "America on My Mind" is about meeting the needs of the nation and veterans.



HIGH FIVE—Turner, an Army veteran, signals his thanks to convention delegates and his supporters, many of whom joined him on the podium.



COUNTERPART—Ruby Paul was elected National President of the Auxiliary.

of Post 3 of Roanoke, Va., won a 1990 Ford automobile in a drawing among Gold Brigade members, those who recruit 50 or more new members.

On the last day of the convention, Epling reflected on his year as National Commander, the "point man" for the Legion. He recounted the many goals that had been accomplished, including attaining more than 3 million members for the second year in a row, a 42-year high. One of his proudest accomplishments was the establishment of the National Emergency Fund. By convention time, more than \$500,000 had been accumulated to help Legionnaires and their families who are victims of disasters.

Many Legionnaires attending agreed. "It's been a real good convention," said Bill Weatherly of Post 15, Sumter, S.C. "I feel the flag rally allowed us to show our real spirit of America. This is one of the best conventions I ever attended."

Epling's year as National Commander came to a close as PNC Dale Renaud presented Epling with his outgoing National Commander colors. Epling held back tears during his farewell speech. "No words adequately tell my emotions at this time," he said. "As I go back to Point Pleasant, W. Va., I'll remember that all of you will always be my family."

The clock approached the noon hour and it was time to pass the torch of Legion leadership to a new National Commander. When nominations for the 1990-91 National Commander opened,

overwhelming support was given to Georgia's candidate, Robert S. Turner. Turner supporters marched around the convention floor to such Southern tunes as *Dixie*. After the nominating speeches, all Department delegations hoisted their state placards and circled the convention floor in an unofficial, yet unanimous vote for Turner as the next National Commander.

After the vote, Turner, his wife, Betty, and their son, Dean, walked on stage to thank the 3,400 delegates. "Coming from the great state of Geor-

gia, I've always been partial to the song Georgia on My Mind. This year, as your National Commander, I will have America on my mind—the people and the programs of The American Legion on my mind," said Turner.

"We are what America is all about. What we do in communities and states, we do so to benefit the nation," said Turner. "I also have the American flag on my mind. We will not allow the will of the majority to be suppressed by the shrill rhetoric of the minority. We will not abandon the fight to protect the



FORCE FIVE—Turner was flanked by the National Vice Commanders who will serve during his term. From left are George Sampson of New Jersey, Lewis Adams of Nebraska, Harry McDowell of Florida, James Anderson of Wyoming, and Fred Ingellis of Mississippi.

CONVENTION '90



HISTORY HELP—NECman U.S. "Udie" Grant (I) and PNCs Al Keller Jr., and E. Roy Stone Jr., were recognized by Epling for their service on the committee responsible for the publication of the history book about The American Legion.



AUTHOR, AUTHOR—Thomas Rumer, author of The American Legion: An Official History, autographed copies of the newly published book.



SIGN LANGUAGE—Supporters of Turner's candidacy sought him out to autograph campaign placards before the vote was taken.

flag. Not now, not ever."

Turner, the third Vietnam veteran to serve as National Commander and the first Vietnam veteran to serve as Georgia Department Commander, is a claims counselor with the Georgia Department of Veterans Service in Atlanta. He has seen the tragic results of VA underbudgeting.

"As a service officer, I've seen whole wards shut down, outdated and broken medical equipment that can't be replaced or repaired. I've witnessed veterans desperately in need of immediate care who often mark time for days or months before receiving help. I've seen sick and disabled veterans denied care because the money is just not there." Turner vowed to emphasize American Legion programs that support veterans, especially the Legion's efforts to ensure just compensation for Vietnam veterans who suffer ill health due to exposure to Agent Orange.

During his acceptance speech, Turner also said he plans to make the nation more aware of the Legion's children and youth programs. Turner was the Chairman of the Legion's Americanism Commission, 1985-88.

S I keep America on my mind, I keep America's youth on my mind. Through such programs as the Oratorical Contest and Boys State and Boys Nation, The American Legion offers wholesome alternatives to today's youth. We've got to tell today's youth The American Legion story. Your duty is to sell the Legion to the American people, ask eligible veterans to join, because too many potential members are simply not asked. Let the word go out that this is not a dying organization."

Joining Turner on the stage, the newly elected Auxiliary President Ruby Paul and the newly elected SAL Commander Robert Worrel, pledged their organizations' support of Legion programs.

Also elected by the delegates to the 72nd National Convention as Vice Commanders were Lewis "Lew" Adams of Florida, James T. Anderson of Wyoming, Fred M. Ingellis of Mississippi, Harry F. McDowell of Florida and George E. Sampson of New Jersey. Newly appointed officers are National Historian Harold Branton of Texas, National Sergeant-At-Arms Roy Howard of Georgia, and National Chaplain Michas Ohnstad of Minnesota. Reap-



PUT ON A HAPPY FACE—The family-oriented fun and diverse entertainment at the Festival appealed to all ages.

pointed national officers are National Adjutant Robert W. Spanogle of Michigan, National Judge Advocate Philip B. Onderdonk Jr. of Maryland, and National Treasurer Webber LaGrange of Indiana.

To add incentive to accomplish one goal for the coming year, increasing the

PROPOSED ELIGIBILITY

CCORDING to Res. 1 adopted at the 72nd National Convention in Indianapolis, the following are the proposed additions for membership eligibility in The American Legion. The proposed dates would include those who served on active duty in the U.S. military Aug. 24, 1982, to July 31, 1984; and Dec. 20, 1989 to Jan. 31, 1990. All dates would be inclusive, and to be eligible, those who served would have to have an honorable discharge or continue to serve honorably. Congress and the President must approve the change before it becomes effective.

Veterans from these eras cannot be recruited yet," cautioned National Judge Advocate Philip B. Onderdonk Jr. "Until Congress changes the Legion charter, and the President signs the bill changing the dates into law, those who served in the U.S. military during American involvement in Lebanon, Grenada and Panama are not eligible for membership in The American Legion."

NOVEMBER 1990

number of membership renewals, Turner and Paul announced the Family Fantasy Cruise, which will be a threeday cruise awarded to the 20 most successful Posts in membership renewal. Turner also announced comedian Bob Hope will perform a special show before the cruise for Legionnaires. Berths are also available on the cruise for other Legionnaires and their families who wish to attend and enjoy the private Legion parties and other shipboard amenities.

When the convention ended, most visiting Legionnaires left the Legion's home to return to their own, but some stayed to view the Indianapolis sights and visit National Headquarters at a more leisurely pace. As the convention floor became quiet, Legionnaires said goodbyes and reflected on the week.

"It's what I expected," said A.T. McColgan of Post 130, Perry Hall, Md. "It's all been memorable. The convention reflects the great things the Legion does. I enjoyed thinking about the guest speakers' thoughts. I wasn't sure about the U.S. stance in the Middle East until I heard the speakers. After hearing the speakers, I support the President and our troops more."

As the events from the week-long convention came to a close, delegates and visiting Legionnaires filed out of the Indiana Convention Center. Many were immediately heading for their cars and catching taxis to the airport for their trips home. But the words of founder George W. Bentley probably echoed through many Legionnaires' minds:

'See you next year in Phoenix!" T. Douglas Donaldson



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CONVENTION HIGHLIGHTS

On behalf of 137,000 Hoosier Legionnaires I welcome you to the 72nd National Convention of The American Legion," said Indiana

NECman Gilbert E. Sheeks, president of The American Legion National Convention Corp. of Indiana.

Sheeks headed a volunteer group of hundreds of Legion



volunteers who helped make the convention a success. Sheeks' welcoming message was preceded by official welcomes from Indiana Gov. Evan Bayh, Indianapolis Mayor William H. Hudnut, and immediate Past Department Commander Donald R. Conn, 1989-90.

The Rifles of Post 6, Springfield, Ohio, won first place in the annual Senior Color Guard competition. The Mason-Dixon Color Guard of Post 42,

Hagerstown, Md., was second among the 16 color guards in the competition, followed by the Highland Guard of Post 201, Louisville, Ky.



In the Senior Concert Band Contest, The American Legion Band of the Tonawandas of Post 264, Tonawanda, N.Y., was first; Oconomowoc American Legion Band of Post 91, Oconomowoc, Wis., seeond; and the Greater Kansas City American Legion Band, Kansas City, Mo., was third.

Members and guests of the National Security Commission, 136 strong, toured Wright-Patterson AFB and the famous Air Force Museum in Dayton, Ohio, in a pre-convention outing. Commission Chairman Roger A. Munson led the contingent on the tour, which began with a reception hosted by members of Post 526 of nearby Fairborn, Ohio. Commission members and guests also were briefed at the Air Force Logistics Command.

The group later toured the Air Force

Museum, the world's oldest and largest aviation history museum. The next day the group traveled to Camp Atterbury, Ind., one of the major training sites for U.S. Army Reserve units, including elements of the 38th Infantry Division "Cyclones" of the Indiana National Guard.

Lack of sufficient funding and private sector competition have combined to hamper quality medical care for America's veterans, according to

John D. Sturdivant, national president of the American Federation of Government Employees.

"The Department of Veterans Affairs simply cannot compete for quality



people. The only way DVA can compete is to offer competitive pay and produce a quality work environment," Sturdivant said. He pointed out staff shortages result in patient overloads for nurses, making it impossible to give suffering veterans the attention they deserve. Though DVA employs 118,000 workers, Sturdivant said "the labor-management relations in VA are among the worst in the federal government." He proposed assigning a worker to meet regularly with Legion representatives to plan joint actions for lobbying and testimony about legislation before congressional committees relating to veter-

Constance Berry Newman, director of the Office of Personnel and Management, quoted Shakespeare to emphasize a point to Legionnaires dur-

ing her convention speech. In telling delegates that veterans' preference policies will remain fundamental doctrine during her watch, Newman said, "From Shake-



speare: 'words pay no debts'; from Newman: 'deeds pay debts.'" She reminded delegates the number of

women and minorities in America's workforce continues to increase and will, in fact, make up 75 percent of new entrants to the nation's job market by 2000. "I am keenly interested in women and minorities represented at all levels of government, but I will not advance the cause of women and minorities at the expense of this country's veterans-period," Newman said.

We are locked in a battle with a foe tougher than a Panamanian dictator, a battle for the right to own firearms," warned Richard Riley, president of

the National Rifle Association (NRA). Riley lauded Legionnaires for their staunch support in maintaining the constitutional guarantees for law-abiding citizens to keep



and bear arms. "The NRA and The American Legion have long shared a love for America and its Constitution. The American Legion is on our side," said Riley. "We have cooperated on the beginnings of a very successful junior shooting program. Together, we carry on the work and spirit of 1776."

Keservists called to duty by President Bush in response to the Aug. 2 Iragi invasion of Kuwait were the first citizen-soldiers activated in nearly 20

years. "All of these people will be entitled to their jobs as if they never left. There are no ex-emptions," said Thomas Collins, assistant secretary for Veterans Employment and Training, U.S. Department of Labor.



Collins told the Economie Commission that cooperation from the nation's employers has been "tremendous" to date, though problems usually crop up when reservists return from duty to reclaim their jobs. The Vietnam veteran and former POW said Department of Please turn page

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Julie Andrews
Joy To The World

Lorne Greene 'Twas The Night Before Christmas

Boston Pops Parade Of The Wooden Soldiers Bing Crosby Adeste Fidelis

Gene Autry Rudolph, The Red Nosed Reindeer

Bobby Vinton Do You Hear What I Hear

Roy Rogers & Dale Evans
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Bells Medley

Jackie Gleason Happy Holiday

Glenn Miller Jingle Bells

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CONVENTION HIGHLIGHTS

Labor efforts like the Transition Assistance Program "help prepare a smooth transition to the working world for the veteran, particularly the disabled veteran."

Another promising generation of young Americans were honored at the convention. Epling introduced Legionnaire delegates to Karl Edward Hertz, Malvern, Iowa,



HERTZ





BOYD LOUGHRIDGE

1990 Scout of the Year; 1990 Oratorical Contest winner Joshua E. Boyd, Fort Thomas, Ky.; and Boys Nation President Jerome R. Loughridge, Duncan, Okla. The 1989 American Legion Baseball Player of the Year, Del Anthony Marine of West Hills, Calif., was unable to attend.

Epling introduced a fellow West Virginian with the "Right Stuff," retired Air Force Brig. Gen. Charles E. "Chuck" Yeager, who told delegates he was proud to



carry his membership with Post 111 of Hamlin, W. Va. Yeager commended the Legionnaires for their continued support of America's defense capability and continued vigilance, despite Soviet promises of peace and arms reductions.

The Department of Veterans Affairs featured two major displays at Indianapolis, offering Legionnaires a view of

preventive medicine and diagnostic programs available through VA facilities in the host city—the Richard L. Roudebush VA Medical Center and the Cold Springs Road Division.

VA staff were on hand near the main exhibit hall to offer services such as "wellness screening" to conventioneers. Legionnaires who dropped by received on-the-spot nutrition assessment, strength testing, heart-rate monitoring and screening for hypertension, oral cancer, diabetes and testing for hearing loss. Over a dozen Legionnaires were referred to the Roudebush VA Medical Center for immediate outpatient care during their stay in Indianapolis. The Indianapolis center also featured a model of a \$94.4 million expansion of both facilities approved by Congress earlier this year.

"As Sons of The American Legion we will not tolerate desecration of the American flag," said newly-elected National SAL Commander Robert A.

Worrel, Roanoke, Ind. Worrel said his main project will be to promote a poster of the Star Spangled Banner for nationwide distribution.



The new commander set ambitious recruiting goals for 1991. SAL membership stood at 122,000, or 13,000 over the same time last year, and Worrel told the convention audience he plans to push that number to 150,000 by the end of his tenure.

The Persian Gulf contains most of the oil reserves to fuel the industrialized world. Whoever controls that oil controls western economies and destinies, and the United States cannot let a regional bully wield that kind of power," said Bill Harris, senior vice president of the U.S. Council for Energy Awareness.

Speaking before a joint meeting of the National Security and Foreign Relations Division, Harris said America's growing dependence on foreign oil, especially from members of the Organization of Petroleum Exporting Countries, was partially responsible for leading President George Bush to commit U.S. troops to Saudi Arabia in the wake of Iraq's invasion of Kuwait.

"It's easy to hate Saddam Hussein," Harris said of the Iraqi leader. "It's very easy to blame him for our involvement in Mideast madness. But we need to be honest. He had some help right here in the United States. No one in the Middle East forced us to get hooked on oil."

"Back Home Again in Indiana" was more than appropriate as a theme for the National Commander's Banquet. The food was excellent—broiled New York Sirloin—and the entertainment was a friendly, Midwestern musical program by *The Singing Hoosiers* of Indiana University under the direction of Robert E. Stoll.

A trio of speakers worked to build up both enthusiasm and the bank balances for three memorial projects (see related story, on page 12). PNC John P. "Jake" Comer, a member



COMER





CARLSON-EVANS

VAUGHT

of the Korean Memorial Advisory Committee, asked Legionnaires for their support to build the \$11 million memorial, with ground-breaking ceremonies tentatively set for Veterans Day 1991. Comer said roughly half of the \$11 million total had been raised by convention time.

Dianc Carlson Evans, a nurse who served in Vietnam, appealed to the convention crowd for their help in raising \$3 million for the Vietnam Women's Memorial Project, Inc. By far the most

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CONVENTION HIGHLIGHTS

ambitious memorial, The Women in Military Service for America Memorial Foundation, Inc., has set the task of raising \$25 million for a combined cultural and educational center to be built near the main gate of Arlington National Cemetery. Retired Air Force Brig. Gen. Wilma L. Vaught, president of the foundation, said organizers are working to raise \$15 million for the memorial over the next 14 months.

The Legion's Emblem Sales Division scrambled to fill orders for Legionrelated souvenir items at its booth outside the convention hall. General Manager Alfred L. Lankenau said top sellers at this year's convention included American Legion commemorative T-shirts, featuring an image of the National Headquarters building; the Auxiliary "Poppy" Tshirt, and the commemorative decanters fashioned in the likeness of National Headquarters. A surprise hit with delegates and guests were the blinking American Legion pins. "Anything that's new or novel seems to sell real well," Lankenau said.

The American Legion will team with the Kellogg Co., Inc. on a coupon project scheduled next year to raise money for research of Retinitus Pigmentosa, a

genetic eye disease which is a leading cause of blindness. Organizers hope to involve up to 10,000 stores nationwide before next summer's fundraising campaign, and vol-



unteers are being recruited to hand out coupons for discounts on Kellogg's products. The coupons will save the company distribution costs, savings which, in part, will go to The American Legion's Child Welfare Foundation, Inc., then to researchers working to find a cure for Retinitus Pigmentosa.

"We feel we have an opportunity to create the biggest project for any charity that's ever been done," said Robert Gray, executive director of the Retinitus Pigmentosa Foundation of Baltimore, Md. Gray's comments before the Chil-

dren and Youth Commission ended on a positive note. "Our scientists have told us they will find a cure for RP, that they are going to go out of business one day, and you Legionnaires have a big part in making this work," he said.

Representatives from other veterans' organizations made the trek to Indianapolis, the "Crossroads of America," to address conventioneers.





CASSELS

WILLIAMS

ANAVICUS Dominion President R.R. Cassels, and Fred Williams, Dominion President of the Royal Canadian Legion, praised Legion efforts to maintain military preparedness. "We should not allow other countries to put North America in danger," said Williams. "We should stay prepared at all times."

"Phase One of the Vietnam War is over and the communists won the country. Phase Two is still in progress and the Vietnamese government wants

us to win loans from the World Bank and to gain recognition in the United Nations," said Army Col. Millard A. "Mike" Peck, chief of the Defense Intelligence Agency's



(DIA) special office on POW-MIA affairs.

Peck told Legionnaires attending a forum on the eve of the convention that the long-term goal of the Vietnamese government is to use the POW-M1A issue to make political gains in the West. He said one of the most frustrating problems faced by DIA investigators is determining the validity of reports of live sightings.

Some of those attending the meeting were not convinced the government is giving its best effort in resolving the

POW-MIA issue. "Why are credible people, many of whom are refugees with nothing to gain, ignored when they try to tell you people that they've seen American servicemen in captivity?" asked Dale Wofford, a member of Post 32, Livonia, Mich.

The beautiful, haunting sounds of music filled the Indianapolis Convention Center Sunday morning for the Patriotic Religious Service, followed

by welcome messages and inspirational readings to the crowd, estimated at 3,500 Legionnaires and visitors.



The memorial message was deliv-

ered by National Chaplain Lynn S. Kearsley and music was provided by *The Singing Legionnaires* of South Dakota and a local community choir. Following the address, memorial wreaths were placed in a somber, moving ccremony, followed by a moment of silence as the audience stood in quiet tribute to America's war dead. Moments later, the soft, echoing notes of "Taps" sounded across the auditorium, a fitting requiem to the simple, elegant morning service.

Representatives from two overseas veterans' organizations also addressed delegates to the 72nd National Convention in Indianapolis. Lt. Gen. Chu Chin-Yuan, vice chairman of the Vocational Assistant Commission for Retired Servicemen for the Republic of China, and army Gen. Joon-Yeol So, president of The Korean Veterans Association, thanked the Legion for its support throughout the years. During his speech, So also condemned Iraq for its invasion of Kuwait.







JOON YEOLEC

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J.B. - Milford, MI

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the nets. Dropped the nets into the dark waters... and whamo. Over 900 smelts and 2 salmon in ½ hour.

D.U. - Ciero, IL

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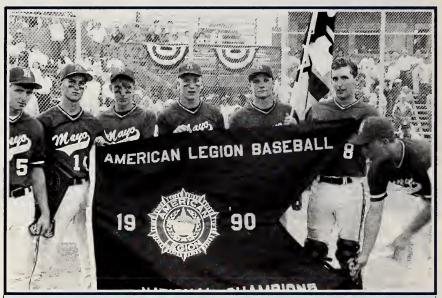
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MAYO TEAM WINS WORLD SERIES



COME FROM BEHIND—In the late innings of the championship game, Post 226 of Mayo, Md., rallied to win the 65th American Legion World Series.

HREE times Post 226 of Mayo, Md. pitcher Mark Foster was one strike from completing the final game and clinching the 65th American Legion World Series Championship. But batters from Post 48 of Bayamon, Puerto Rico, wouldn't let that third strike thud into the catcher's mitt.

Mayo's road to the championship in Corvallis, Ore., was never easy. Although the Mayo team brought a 70-7 record to the final game, it had already lost one game to Bayamon earlier in the eight-team, double-elimination tournament. And Mayo had to face Juan Garcia, a hard-throwing right hander who earned the win in the teams' first tournament meeting.

In addition to having to face a tough Bayamon team again, Mayo had to play earlier in the day and defeat the team from Kailua, Hawaii. Off-the-field difficulties hindered Mayo as well. The Mayo lead-off batter and The American Legion Baseball Batting Champion with a .500 average, Brett O'Dea, suffered a bout with flu, and left a hospital bed to play in the series.

On the way to victory, Mayo scored in the top of the first inning when Foster, who was named the George W. Rulon American Legion Player of the Year after pitching a complete game and going 2-for-4 with three RBI, doubled to score O'Dea, who reached first on a walk. Foster doubled again in the third inning to bring in two more Mayo runs and give his team a 3-0 lead.

But the lead didn't last long. In the bottom of the third, after one Bayamon run scored, Ricardo Otero, center fielder and pitcher who won the Rawlings Big Stick Award for the highest number of total bases in tournament play with 37, tied the game with a two-run, stand-up triple. The Bayamon right fielder Luis Rosario, winner of the Dr. Irvin L. Cowger RBI Memorial Award for the most RBI during regional and World Series play with 16, gave his team the lead with a deep sacrifice fly

that sent Mayo left fielder Chris Brewer crashing face first into the wall.

Bayamon scored another run and the score remained 3-5 until the seventh inning when Mayo mounted a comeback. Otero, who was also the recipient of the James F. Daniel Jr. Memorial Sportsmanship Award, managed to halt the Mayo rally after that one run.

In the eighth inning, Mayo second baseman Jim McNally reached first on catcher's interference, and third baseman Chris Dinoto drove a triple past Bayamon right fielder Benjamin Molina to score McNally. Mayo catcher Pat Kahl grounded out to third, and Dinoto scored to give Mayo the lead.

And before Foster took the mound in the bottom of the ninth inning, Mayo scored a much-needed insurance run in the top half of the ninth. Foster easily retired the first two Bayamon batters two outs. Attempting to throw a complete game, Foster pitched two strikes past Bayamon second baseman Nelson Padro, but Padro singled on a high fastball. Then the next batter, Otero, doubled to center field to score Padro. A one-run game, again. Mayo coach Wilfred Trinidad, recipient of the Jack Williams Memorial Leadership Award with Mayo manager Bernard R. Walter Jr., called timeout and walked to the mound intending to relieve Foster.

Foster prevailed and Trinidad left him on the mound. Again, Foster threw two strikes to the Bayamon batter Rosario, who singled. Bayamon runners were now on first and third, and Mayo still needed just one out to clinch the championship.

Yet again, Foster threw two strikes to the Bayamon batter, who then hit a lazy fly to right field to end the game.

ESPN aired a tape of the final game Aug. 29, sponsored by Gatorade. Gatorade also awarded a \$2,000 scholarship to Foster for being named Player of the Year, and \$1,000 scholarships to the eight regional players of the year. In addition to the other awards presented after the championship game, Clifton Foster of the Post 58 of Texarkana, Ark., team received the Bob Feller Pitching Award for striking out the most batters in regional and national competition, 33.

Final standings were Mayo 5-1; Bayamon 3-2; Kailua, 3-2; Post 58, Texarkana, Ark., 2-2; Post 11, Corvallis, Ore., 1-2; Post 165, Midland, Mich., 1-2; Post 153, Olathe, Kan., 0-2; Post 1447, Spring Valley, N.Y.,0-2.



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ON THEIR MINDS

Fred M. Ingellis, Tupelo, Miss.



NATIONAL VICE COMMANDER

Fred M. Ingellis, 66, is a World War II veteran of the Army Air Force and a 47-year veteran of

The American Legion.

Ingellis is no stranger to Legion Service. He has held every office at Post 49 in Tupelo, including Post Commander and Adjutant. He served as Department Membership chairman, Department Vice Commander and later as Department Commander. Most recently, he served as NECman. His wife, Virginia, currently is Post Commander. They have three children and one grandchild.

"I'm concerned about the dwindling VA budget," Ingellis said. "I'm also dedicated in getting an amendment passed to protect our flag from desecration."

Ingellis will be responsible for the Departments of Alabama, Arkansas, Mississippi, Kentucky, Louisiana, Ohio, Oklahoma, Tennessee, Texas, France and Italy.

George E. Sampson, Florence, N.J.



NATIONAL VICE COMMANDER

eorge E. Sampson, 57, is a Korean War veteran who joined the Legion immedi-

ately after his return from the service. He is a member of Post 194 in his hometown of Florence, N.J., and has held virtually every Post-level office and chairmanship, including his most recent position as Post Adjutant. Sampson has served as New Jersey Department Commander and Vice Commander.

He and his wife, Marianne, have two daughters.

Sampson's Department responsibilities include Connecticut, Delaware, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island and Vermont.

"A priority will be to help build a positive atmosphere about The American Legion and to help Commander Turner achieve the 1991 goal of 3.1 million members."

Harry F. McDowell, Lehigh Acres, Fla.



NATIONAL VICE COMMANDER

Being elected to the office of National Vice Commander is the culmination of my

Legion career," said Harry F. McDowell of Lehigh Acres, Fla. McDowell, a World War II Army Air Corps veteran, joined the Legion in 1967, and since that time has held every Post-level office.

McDowell is a former Florida Department Commander and has served on several national committees. Also, he has been a National Executive Committeeman alternate. For McDowell, a member of Lehigh Acres Post 323, the Legion is a family affair. His wife, Kathleen "Kitty" McDowell, is past Department Auxiliary President. The McDowells have two children and four grandchildren.

His areas of responsibility include the District of Columbia, Florida, Georgia, Maryland, North and South Carolina, Virginia and West Virginia, Mexico, the Panama Canal and Puerto Rico.

James T. Anderson, Cheyenne, Wyo.



NATIONAL VICE COMMANDER

James T. Anderson's appreciation for the importance of a strong

national defense has been honed by service in two wars. His dedication to a strong military is evidenced by his tenure as a member of the National Security Commission.

Anderson, 64, served in the Army in the Mediterranean theater during World War II, and later served in Korea in 1950-51. A member of Post 6 in Cheyenne, Wyo., Anderson has been a member of The American Legion for 38 years.

Anderson also served as Wyoming's National Executive Committeeman from 1974 to 1976.

He has held various Post-level positions, including Post Commander. He and his wife, Jeannine, reside in Cheyenne. Anderson's Departments of responsibility are Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, Wyoming, Canada and the Philippines.

50 AMERICAN LEGION MAGAZINE

Lewis "Lew" Adams, Belgrade, Neb.



NATIONAL VICE COMMANDER

Lewis "Lew" Adams has invested 45 years as a member of Post 99 in Belgrade, Neb.

During that time, the 63-year-old World War II Navy veteran has held nearly every office at the Post level. He has served as District Commander, Area Vice Commander and Department Commander. He also served as National Executive Committeeman.

Adams is responsible for Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North and South Dakota and Wisconsin.

"I always have been a staunch supporter of the Legion's youth programs and will continue working with the Departments to address the problems that face our youth."

Adams and his wife, Donna, have three children and four grandchildren.

Harold M. Branton, Kerrville, Texas



NATIONAL HISTORIAN

Harold M. Branton, a 19-year member of The American Legion, lives with his

wife, Elsie, in Kerrville, Texas. Branton, 69, is a World War II, Korea and Vietnam veteran, and he retired from the Army in 1966 as a lieutenant colonel. He's a member of Post 612.

"In 1983, our Post Commander asked if anyone in the Post knew anything about history," Branton said. "I raised my hand and the next thing I knew, I was the Post Historian. Our scrapbook won second place in the 1983 national competition."

"I will urge Departments to adopt a history program," Branton said. "I hope to create guidelines on how to get a Department history published." Branton and his wife have four children and seven grandchildren.

Michas M. Ohnstad, North Branch, Minn.



NATIONAL CHAPLAIN

Since joining the Legion in 1947, Michas M. Ohnstad has served in various offices

and positions. He expects his past experiences to aid him greatly during his year as National Chaplain.

Ohnstad, 64, an Army veteran of World War II, was ordained as a Lutheran minister in 1956. Early in his career, he served in mission work throughout Minnesota and Canada. At the same time, he was very active within the Legion, serving as Post Commander of the North Branch Post 85. In 1969-70, he was appointed Department Chaplain.

Ohnstad's interest in government lead him to run for the Minnesota State Legislature, and he served as a state representative for several years.

Ohnstad and his wife, Alma, reside in North Branch, Minn.

Roy W. Howard, Augusta, Ga.



NATIONAL SERGEANT-AT-ARMS

Roy W. Howard served as Post Commander at Post 63, Augusta, Ga.,

Department of Georgia's Sergeant-At-Arms and as assistant National Sergeant-At-Arms.

Howard, 68, retired from the Army after 32 years of service, much of that time spent in logistics. He and his wife Mary have two daughters, two grandchildren and three step-grandchildren.

As National Sergeant-At-Arms, Howard is responsible for maintaining order and decorum at the National Convention and other functions.

"I've been very active and concerned with projects such as color guard units and funeral details," he said. "I would like to work with Departments and help them establish guidelines for those activities."



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THEREFORE, BE IT RESOLVED...

72nd National Convention Adopts 192 Resolutions

For a copy of the complete text of any resolution, write to The American Legion, Office of Archives, P.O. Box 1055, Indianapolis, IN 46206

AMERICANISM Gary W. Sammons (Mich.) Chairman

Res. 566 (Comm.) Supports strict enforcement of employer sanctions and penalties for those employers who knowingly hire illegal aliens

Res. 567 (Comm.) Urges Congress to designate Pause for the Pledge of Allegiance as part of nationwide Flag Day celebrations June 14.

Res. 568 (Comm.) Urges Congress to pass legislation to promote school prayer.

Res. 569 (Comm.) Supports legislation restoring U.S. House Internal Security Committee.

Res. 570 (Comm.) Reaffirms support for the Central Intelligence Agency and the Federal Bureau of Investigation

Res. 571 (Comm.) Urges Congress to restore patriotic

holidays to traditional dates.

Res. 572 (Comm.) Supports screening government employment applicants for subversive activities.

Res. 573 (Comm.) Recommends the Pledge of Allegiance be recited prior to all U.S. House and Senate sessions.

Res. 574 (Comm.) Requests Congress to amend the U.S. Flag Code to establish the annual POW/MIA Recognition Day as a flag-flying day.

Res. 575 (Comm.) Urges legislation granting eligibility of U.S. citizenship to World War II Filipino veterans.

Res. 576 (Comm.) Recommends Congress pass a law making English the official language of the United States

Res. 577 (Comm.) Supports legislation prohibiting import of foreign-made U.S. Flags.

Res. 578 (Comm.) Requests amendments to the U.S. Flag Code.

Res. 579 (Comm.) Supports legislation to allow noncitizen veterans to seek admission to the U.S. Res. 580 (Comm.) Recommends observance of tradi-

tional Memorial Day, May 30th.

Res. 581 (Comm.) Urges adoption of a narrowly-drawn Constitutional amendment allowing Congress to protect the U.S. Flag.

Res. 582 (Comm.) Opposes any changes in words or music of our National Anthem.

Res. 583 (Comm.) Recommends March 3 of each year be designated "The Star Spangled Banner" observance

Res. 584 (Comm.) Opposes any legislation giving conscientious objectors option to divert their taxes from military spending.
Res. 585 (Comm.) Recommends U.S. Flag Code be

amended allowing Flag to be flown at half-staff until noon each Dec. 7th to commemorate Pearl Harbor

Res. 586 (Comm.) Supports constitutional amendment

to permit voluntary prayer in public buildings.

Res. 587 (Comm.) Opposes convening a constitutional convention

CHILDREN & YOUTH Eugene V. Lindquist (Minn.) Chairman

Res. 588 (Comm.) Urges strengthening federal laws

prohibiting use of children in pornographic literature.

Res. 589 (Comm.) Recommends federal support for immunization of indigent children.

Res. 590 (Comm.) Supports government grants to

implement delinquency prevention programs.

Res. 591 (Comm.) Opposes any attempt to weaken laws

against pornography.

Res. 592 (Comm.) Urges Congress to establish
"National Family Week."

Res. 593 (Comm.) Urges sufficient funding for school nutrition programs.

Res. 594 (Comm.) Requests federal Crippled Children's

program to include catastrophic illness

Res. 595 (Comm.) Urges adequate funding for drugtrafficking prevention programs.

CONSTITUTIONAL AMENDMENTS

Res. 1 Cons. Resolution Nos. 2 (N.J.), 23 (Mass.), 31 (S.D.), 82 (Tenn.), 121 (Texas), 137 (Wis.), 185 (Pa.), 195 (N.Y.), 255 (Ga.), and 366 (Colo.). Requests Congress amend The American Legion Charter to adjust membership eligibility (see related story on page 41).

ECONOMIC Joseph J. Frank (Mo.) Chairman

Res. 39 (Ala.) Support removal of Federal Unemployment Trust Account (FUTA) expenditures from Gramm-Rudman-Hollings budget-balancing provisions.

Res. 43 (Ala.) Supports adequate funding for veterans training and employment under provisions of the Wagner-Peyser Act.

Res. 44 (Ala.) Urges Congress to establish a preseparation employment program for military person-

Res. 47 (Ala.) Supports enforcement of veterans' preference in U.S. Postal Service hiring practices

Res. 49 (Ala.) Recommends permanent extension of the Veterans Readjustment Appointment program.

Res. 58 (Ala.) Opposes attempt to transfer Office of the Assistant Secretary of Veterans' Employment and Training to the Department of Veterans Affairs.

Res. 63 (Ala.) Supports the VA Home Loan Guaranty pro-

Res. 127 (III.) The American Legion policy on Local Veterans Employment Representative (LVER) and Disabled Veterans Outreach Program (DVOP).

Res. 155 (Wis.) Seeks legislation to prohibit contracting out federal jobs reserved for veterans.

Res. 160 (Wis.) Urges legislation addressing needs of dislocated workers who are veterans. Res. 225 (Utah) Requests the Targeted Jobs Tax Credit

be made a permanent federal program.

Res. 238 (Utah) Urges Congress to increase funding for

veterans job training. Res. 241 (Utah) Supports making unemployment benefits for veterans equal to civilian labor force.

Res. 252 (Utah) The American Legion policy on VA loan

assumption.

Res. 370 (Colo.) Urges Congress to retain "no down payment" VA loan program.

Res. 376 (Colo.) Supports full funding of the National Veterans Training Institute. Res. 395 (Mo.) Supports veterans preference in all Job

Training Partnership Act (JTPA) programs.

Res. 399 (Mo.) Supports improving hiring prospects for disabled veterans and Vietnam-era veterans.

Res. 401 (Mo.) Opposes reductions in staff for the Disabled Veterans Outreach Program. Res. 403 (Mo.) Recommends permanent status for the

Veterans Job Training Act.

Res. 408 (Mo.) Supports funding for Veterans' Vocational Training and Retraining programs.

Res. 415 (Mo.) Urges enforcement of private sector

employment opportunities for qualified Vietnam veterans and disabled veterans.

Res. 417 (Mo.) Supports expanding educational opportunities for veterans.

Res. 421 (Mo.) Supports the Small Business Administration and its Office of Veterans Affairs.

Res. 428 (Iowa) Urges Congress to establish preferential employment services for veterans through Department of Labor programs.

FOREIGN RELATIONS William M. Detweiler (La.) Chairman

Res. 113 (Mexico) Recommends ample government funding to develop the economies of Latin America through the Inter-American Development Bank.

Res. 277 (D.C.) Urges support for U.S. foreign policy to maintain peace and promote democracy.

Res. 312 (Md.) Supports the concept of conventional

arms control in Europe.

Res. 313 (Md.) Urges continuing efforts to resolve the status of American POW/MIAs in Indochina.

Res. 314 (Md.) Urges full accounting of World War II and Korea POW/MIAs.

Res. 315 (Md.) Supports increased military aid to the

Philippine Armed Forces.

Res. 316 Recommends increased military and economic aid to El Salvador.

Res. 317 (Md.) The American Legion policy on the Middle East. Res. 318 (Md.) Encourages the United States and other

Free World nations to provide humanitarian aid to Afghanistan. Res. 319 (Md.) Recommends a referendum in Puerto

Rico concerning the island's future status as a commonwealth, state or independent nation. Res. 320 (Md.) Encourages the federal government to

condemn Cuba's role in international drug trafficking.

Res. 321 (Md.) Urges re-examination of the Panama

Res. 322 (Md.) The American Legion policy on the Panama Canal.

Res. 323 (Md.) Supports aid to the new democratic government of Nicaragua.

Res. 324 (Md.) Encourages increased U.S.-Mexican

cooperative ventures

Res. 325 (Md.) Supports economic and military assistance to Honduras.

Res. 326 (Md.) Recommends support for Guatemala's counter-insurgency campaign.

Res. 327 (Md.) Supports continuing efforts to combat

terrorism and requests the news media act responsibly in coverage of terrorist acts.

Res. 328 (Md.) Urges government to maintain economic

sanctions against Cuba.

Res. 329 (Md.) Recommends necessary economic aid to bolster Costa Rica's economy

Res. 330 (Md.) Supports extension of the Caribbean Please turn page

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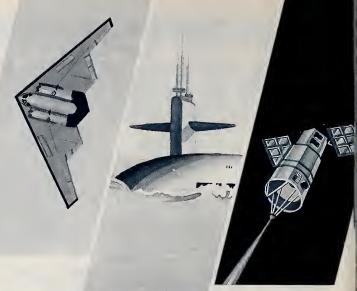
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Basin Initiative to permit duty-free access to U.S. markets for Caribbean products.

Res. 331 (Md.) Opposes U.S. recognition of Vietnam or military assistance in order to obtain information about American POW/MIAs.

Res. 332 (Md.) Encourages continued use of U.S. bases

in the Philippines.

Res. 333 (Md.) Recommends tighter controls over U.S. chemical weapons technology.

Res. 334 (Md.) Encourages Japan to pay its fair share for its own defense and develop fairer trade practices.

Res. 335 (Md.) Opposes transfer of U.S. military technology to People's Republic of China.

Res. 337 (Md.) Supports modernization of Turkey's

armed forces to bolster NATO.

Res. 345 (Md.) Supports all reasonable steps to halt nuclear proliferation.

Res. 346 (Md.) Encourages adequate funding for U.S. information services.

Res. 347 (Md.) Urges the United Nations to follow policies consistent with its charter.

Res. 348 (Md.) Supports political aims of The National Union for the Total Independence of Angola (UNITA). Res. 350 (Md.) Opposes continued economic sanctions

against South Africa. Res. 351 (Md.) Supports free trade and continued

military cooperation with Canada. Res. 435 (Va.) Opposes illegal flow of technology to any

foreign country, particularly the Soviet Union Res. 437 (Va.) Supports freedom and democracy in

Eastern Europe. Res. 439 (Va.) Urges the United States maintain forward

deployment of its troops in NATO while conventional forces negotiations continue. Res. 440 (Va.) Recommends the U.S. government base

its actions toward the Soviet Union on Soviet deeds, not stated intentions.

Res. 441 (Va.) Endorses an equitable, verifiable Strategic Arms Reduction Treaty (START)

Res. 442 (Va.) The American Legion policy on strategic nuclear policy. Res. 480 (Alaska) Supports a flexible U.S. military force

in the Republic of Korea.

Res. 481 (Alaska) Opposes any effort to reduce support for the Republic of China on Taiwan.

Res. 603 (Comm.) Supports acts to deter further Iraqi aggression.

INTERNAL AFFAIRS Herman G. Harrington (N.Y.) Chairman

Res. 281 (D.C.) Encourages Legionnaires to help secure funds for The U.S. Armored Forces Memorial.

LEGISLATIVE Charles Pesso (N.Y.) Chairman

Res. 4 (NEC) Supports bipartisan approach in funding federal programs and services.

NATIONAL SECURITY Roger A. Munson (Ohio) Chairman

Res. 38 (S.D.) Requests Department of Defense to advise personnel about possible negative impact upon education benefits by early separation.

Res. 86 (Tenn.) Supports continuing CHAMPUS/ CHAMPVA entitlements to supplement Medicare coverage.

Res. 88 (Mont.) Supports programs that enhance future space transportation needs, such as the Aero-Space

Res. 89 (Mont.) Opposes any legislation restricting the right to keep and bear arms, including handguns.

Res. 90 (Mont.) Encourages reaffirmation of commitment to space exploration to support U.S. national security.

Res. 91 (Mont.) Opposes any change in the Mineral

Leasing Act of 1920 that would jeopardize supplying U.S. petroleum needs.

Res. 92 (Mont.) Supports Heavy Force Modernization Plans to improve armor/anti-armor capabilities.

Res. 93 (Mont.) Recommends Congress revoke law designating military retired pay as community property in divorce proceedings.

Res. 94 (Mont.) Supports legislation requiring proof of Selective Service registration by all non-veteran applicants for federal employment.

Res. 179 (Penn.) Supports adequate funding for tactical fighter and ground attack forces.

Res. 180 (Penn.) Supports continued funding for C-17 aircraft and expanding military airlift capabilities.

Res. 181 (Penn.) Supports continued development and deployment of the Peacekeeper Missile, B-2 Stealth Bomber and modernization of bomber and missile forces

Res. 182 (Penn.) Supports the Air Force in taking advantage of U.S. technological superiority

Res. 183 (Penn.) Recommends continued funding for space surveillance systems.

Res. 219 (Ky.) Requests removal of restriction against receiving military retirement pay and VA compensation

Res. 271 (D.C.) Supports the U.S. Coast Guard. Res. 273 (D.C.) The American Legion policy on main-

taining U.S. Army's combat readiness

Res. 276 (D.C.) Urges the government to assess and improve U.S. deterrence capabilities, both nuclear and conventional forces.

Res. 293 (Md.) Recommends perpetual vigilance against Soviet and Third World adventurism.

Res. 294 (Md.) Urges Congress to fund anti-satellite weapons

Res. 295 (Md.) Supports development and deployment of a strategic defense system.

Res. 296 (Md.) Rejects the notion of a so-called "peace dividend," prompted by a perception of declining Soviet power.

Res. 297 (Md.) Opposes foreign ownership of key U.S. defense industries

Res. 298 (Md.) Urges Congress to reaffirm U.S. commitment to space exploration in support of national secu-

Res. 299 (Md.) Recommends necessary improvements in command, control, communications and intelligence capabilities.

Res. 300 (Md.) Opposes obstacles to development of nuclear electric power plants.

Res. 301 (Md.) Supports continuing CHAMPUS payments to all eligible veterans and their dependents after age 65.

Res. 302 (Md.) Requests full funding for armed forces medical facilities.

Res. 303 (Md.) Supports legislation to train and equip state defense forces to augment National Guard units.

Res. 304 (Md.) Requests Congress restore and maintain

military pay at level comparable with the private sector.

Res. 305 (Md.) Supports modernizing Army and Marine Corps land forces

Res. 306 (Md.) Supports retention of the military commissary system. Res. 307 (Md.) Recommends Congress fund the most

modern weapons systems for Reserve units, key components of the U.S. Total Force Policy. Res. 309 (Md.) Requests military retirement cost-of-

living adjustments keep pace with inflation.

Res. 310 (Md.) Supports the Selective Service System. Res. 343 (Md.) Supports efforts to modernize the Navy and Marine Corps

Res. 344 (Md.) Encourages Congress to support development of alternative energy sources. Res. 356 (Md.) Supports funding for the Army's Light

Helicopter program.

Res. 359 (Md.) Urges the Navy's ARAPAHO portable

aviation support system be adopted by the Army

Res. 360 (Md.) Supports a minimum of a 12-carrier battle group Navv

Res. 361 (Md.) Recommends keeping training bases for Naval Reserve forces

Res. 362 (Md.) Requests Congress modernize the Air Force medical center at Andrews AFB.

Res. 363 (Md.) Supports program to modernize the U.S. Air Force

Res. 365 (Md.) Recommends Congress eliminate the automatic age 62 reduction provision of the Survivor Benefit Plan

Res. 379 (Colo.) Recommends U.S. defend against ballistic missile proliferation.

Res. 383 (Ind.) Supports continuance of ROTC proarams

Res. 460 (Wash.) Urges U.S. to rebuild the merchant marine under the Merchant Marine Act of 1970 Res. 599 (Comm.) Supports using Merchant Marine

Reserve Fleet in time of national emergency. Res. 600 (Comm.) Opposes designating further national wilderness areas until gauging possible negative impact on national security and economic interests.

VETERANS AFFAIRS AND REHABILITATION Chester F. Stellar (Ohio) Chairman

Res. 32 (S.D.) Opposes any proposal to centralize veterans' claims-processing services.

Res. 33 Opposes dilution or elimination of VA disability compensation or other benefits payable to veterans.

Res. 37 (S.D.) Supports legislation to amend section 415 of Title 38, USC, to provide housebound benefits for recipients of Parents' Dependency and Indemnity Compensation

Res. 100 (Ohio) Recommends any disability rating evaluated continuously for at least 10 years be made permanent.

Res. 102 (Ohio) Supports comprehensive medical care plan for atomic veterans.

Res. 103 (Ohio) Supports legislation to expand number of presumptive disorders for veterans exposed to

Res. 104 (Ohio) Recommends adequate funding for veterans health care services.

Res. 105 (Ohio) Supports the findings of The American Legion and Columbia University Vietnam veterans study.

Res. 106 (Ohio) Supports legislation to restore legal recourse by veterans exposed to radiation while in service.

Res. 139 (Wis.) Opposes contracting out essential VA medical care facilities.

Res. 140 (Wis.) Supports increasing maximum monthly fee for outpatient care from \$75 to \$150.

Res. 141 (Wis.) The American Legion policy on Social Security programs.

Res. 201 (N.Y.) Supports automatic waiver on VA-

administered insurance programs for 100 percent disabled veterans.

Res. 202 (N.Y.) Supports legislation to amend Title 38. USC, to provide special pension program for World War I veterans

Res. 205 (N.Y.) Urges VA to expand geriatric health care services

Res. 209 (Minn.) Recommends continuing dependency

and indemnity programs.

Res. 221 (Ky.) Urges expansion of PTSD units at VA medical centers.

Res. 223 (Ky.) Expands list of presumptive disabilities for former POWs.

Res. 392 (Mo.) Supports adequate health care funding for veterans Res. 427 (lowa) Supports legislation to provide clothing

allowance to veterans with certain service-connected skin conditions. Res. 430 (lowa) Supports full funding for all VA programs.

Res. 434 (Va.) Recommends eliminating time limits in correcting military or naval records. Res. 443 (Va.) Supports maximum access for veterans

to VA regional offices and medical centers Res. 444 (Va.) Opposes taxing compensation payments

to disabled veterans. Res. 445 (Va.) The American Legion policy on Agent

Orange Res. 446 (Va.) Opposes any attempt to curtail VA health

benefits Res. 447 (Va.) Supports legislation to amend Title 38, USC, to provide benefits to Canadian veterans living in the U.S. comparable to those paid U.S. veterans living in Canada.

Res. 448 (Va.) Recommends VA honor prescriptions

written by non-VA physicians.

Res. 449 (Va.) Urges Congress to adequately fund VA medical research programs.

Res. 450 (Va.) Urges VA restore staff to ensure sufficient health care for veterans.

Res. 451 (Va.) Recommends improving disability and death pension programs for veterans and their

dependents. Res. 483 (lowa) Supports more equitable cost-sharing at state veterans' homes.

Res. 486 (Iowa) Supports a coordinated, national VA alcohol and drug treatment program in its hospitals and clinics.

Res. 487 (lowa) Opposes any legislation to require per diem subsidies for veterans in state homes

Res. 488 (Iowa) Opposes any legislation to amend plot and burial allowance provisions

Res. 511 (Ga.) Supports classifying alcoholism a disease

Res. 512 (Ga.) Opposes granting a federal charter to the National Association of State Directors of Veterans Affairs.

Res. 513 (Ga.) Supports legislation to eliminate means tests and third party reimbursement.

Res. 514 (Ga.) Opposes merging VA and Department of Defense medical programs

Res. 515 (Ga.) The American Legion policy on the National Cemetery system. Res. 516 (Ga.) Recommends equitable compensation of

VA medical professionals Res. 560 (Philippines) Urges Congress to restore medical services to Commonwealth Army veterans and Philippine Scouts.

Res. 601 (Comm.) Urges the federal government to initiate contingency planning for treatment of veterans in the Persian Gulf who may suffer exposure to chemical, biological or radiological agents

DEFENSE

Continued from page 19

the specific needs of DoD, which means meeting well-defined requirements in space and for sophisticated weapon systems. These goals could only be achieved by implementing radically improved manufacturing capabilities. It was and is fortuitous that the same improvements in manufacturing technology would significantly increase the ability of the U.S. semiconductor industry to compete in the global market as well.

The concentration on semiconductors is imperative if we are to maintain an adequate national defense infrastructure and contribute to U.S. global competitiveness. Every modern weapon system will eventually employ these devices. Semiconductors have found wide usage in every car, television, and appliance available today because of the low cost, high reliability and product features. They will be the means to design new, competent weapons with outstanding accuracy that also will be affordable. Only through new approaches

for team work between government and industry can the United States put together all the resources needed to stay on the technological edge in semiconductors.

Consortia have been the subject of a significant amount of debate because of the success of some and failure of others and their unique approach of providing an environment where competitors cooperate. For instance, why is Sematech considered a success both here and abroad, while U.S. Memories failed? U.S. Memories did not find support for its effort to manufacture advanced memory devices, which are now a Japanese-dominated market. In the case of U.S. Memories, the consortia chose to direct its energies to play catch up with traditional technology and designs. Their effort would not develop new technologies or unique advantages that would have allowed the members, the users, and the United States to leapfrog the competition. By the time the product was fielded, the competition was developing the next generation of devices-four, 16, or 64 megabyte devices. Sematech, on the other hand, did not focus on a specific product. Instead, it chose to develop new basic manufacturing and process technologies that U.S. industry could

use to regain world class capability.

The same successful concepts that were applied to structuring Sematech were adhered to in forming a machine tool consortium. The U.S. machine tool industry, the product of entrepreneurial leadership, was once dominant in the field. In the 1980s, world competition seriously eroded the U.S. lead. It was difficult for this industry in particular to accept the concept of working together in partnership with a competitor. When the industry leaders finally agreed that they could do more together than alone, they formed a consortium-The National Center For Manufacturing Science. Now, 80 to 90 machine tool manufacturers and their users are working together, sharing ideas, and benefiting from a partnership similar to those that their foreign competitors have enjoyed for years.

The optics industry offers another example. For several years, the Joint Logistic Commanders have advocated vigorous research, development, and manufacturing in optical system design and manufacture. It is no surprise that the U.S. optics industry has not been competitive in the market for years.

One critical area that has not been sufficiently supported by the DoD relates to U.S. sealift capabilities. With the changes in Europe, the United States will be forced to pull back, not only the troops, but many of the prepositioned war reserves. When this occurs, there will not be enough planes in the world to move the men and materials to the front. Sealift capability is a necessity for the United States, not only for defense, but to meet the challenges of international trade. The United States is the world's largest importer and exporter, and yet less than 4 percent of all these goods are shipped on U.S. flag vessels, and no modern freighters are being built in the United States today. The United States has the technology to build world-class freighters, but without government participation no company can afford on its own to put the United States back in the lead. This is especially the case given that in most other industrialized nations, the government is a partner in this critical industry.

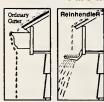
Consortia with government and industry working together may be only one of many new ways of doing business. It could provide a unique opportunity for restructuring mature industries and for encouraging the growth of emerging technologies. A second opportunity the United States should exploit is dual-use technologies—those

Please turn to page 58

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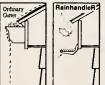
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DEFENSE

Continued from page 56

technologies which have both military and commercial applications—and take advantage of the unique size of the U.S. defense establishment.

The Department of Defense, the largest single customer in the free world, has needs for advanced technologies to maintain a world-class defense infrastructure that has been so critical in keeping peace in the world. Government and industry can both benefit from the exploitation of dual use technologies and put the United States in commanding leadership in emerging technologies.

The United States has an industrial base that is adaptable to the exploitation of dual use technologies. We need to expand the concept of national security to encompass the real deterrent, which has been and should continue to be our industrial capability. We should use the Defense Research Projects Agency (DARPA) to explore a multitude of key programs that can benefit U.S. global competitiveness. The infrastructure that has been built over the past 10 to 20

years at a cost of \$1 trillion to \$2 trillion needs to be used more effectively. We cannot afford to destroy it, nor can we continue to support it as a unique infrastructure for defense only. No nation could afford to duplicate the infrastructure that the United States has built. We should better use this advantage. The scope of the U.S. defense industrial base must be expanded to encompass emerging dual use technologies.

An example of where the United States has an opportunity to use the defense infrastructure to our advantage in a dual use application is in highdefinition television (HDTV). HDTV is not a subsidy of any U.S. company. It is an appropriate digital display device for the military to link sophisticated intelligence monitoring capabilities for use in the field to plan assaults. Think of the power the local field commander would have with detailed knowledge of the location of all the adversaries in his next, immediate target that can and must be made available to him from the multitude of remote sensing systems, satellites, manned aircraft and unmanned drones.

The Army with an integrated, interactive information system will win the next confrontation. Fortunately, the same comprehensive digital network also will propel its developer and user into the commanding position in world trade. We can ensure this will be the United States if a new government-industry partnership acts aggressively today.

Unique new partnerships, consortia, and joint ventures are a way to do what the United States has not been able to do through the traditional free market approach. It is not picking winners and losers in the traditional sense, but rather picking a set of coherent, consistent policies together with a combination of manufacturing and product skills that will allow the U.S. participants to achieve and maintain global leadership.

The resources that the United States has put together in support of our Armed Forces have been the envy of the world. Without firing a shot, it won what would have been the most destructive war of all time. The infrastructure of scientists, engineers, and manufacturing skills represent an investment of more than \$1 trillion. No understanding American can stand by and watch it wither, be misused, or destroyed. It is a national asset and must be redirected to reinforce the active duty forces, and at the same time, enhance U.S. industrial competitiveness in a global environment.



Little-Known Health Cures Doctors Never Tell You

(SPECIAL FEATURE)—
Most people know about the loss of bone mass associated with calcium deficiencies, but precious few are aware of the very severe health problems linked to other nutrient deficiencies. The fact is, mature adults can have at least 10 different deficiencies that can spell trouble...ranging from a lack of energy, mood swings and mental confusion...to joint pain, bruises and even canker sores.

Now, thanks to a remarkable new health guide called "Little-Known Health Cures," you can feel more alive than you have in years. "Little-Known Health Cures" contains vital, health improving information taken from over 3000 scientific reports. It is based on medical research done by some of the most brilliant doctors and scientists in the world. Here's a small sample of the important material you discover:

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- Which common deficiency can make you lack energy and create mental confusion
- What little known nutrient can increase the efficiency of your fat burning metabolism
- Which nutrients can help reduce cholesterol
- What can enhance alertness and may improve memory
- These foods trigger headaches

- (SPECIAL FEATURE)—
 lost people know about the ss of bone mass associated ith calcium deficiencies, but

 Which 2 vitamin deficiencies a British researcher claims may be responsible for 20% of senility cases
 - Which vitamin can improve the body's immune factors
 - Which common breakfast drink may lead to gallstones
 - If you take high blood pressure medication you should know about this severe side effect
 - What allergy causes digestive problems like irritable bowels
 - A low intake of these 2 vitamins may lead to cataracts
 - Which long term deficiency can lead to kidney stones
 - If you have arthritis or rheumatism, these 2 supplements may help
 - Special foods that protect against heart & circulation problems
 - Trembling muscles may be a symptom of this condition
 - Which long term deficiency can bring on asthma
 - This group of vitamins helps protect your lungs
 - People with diabetes have an elevated need for these nutrients
 - Certain skin problems may be triggered by these deficiencies
 - Bursitis can be caused by a low intake of these 3 vitamins
 - Why some people are more likely to develop allergies
 - Intestinal cramps can be caused by this food
 - Everyone should know this

natural sleep remedy

- Which food substance is the principal carrier of pollutants
- Which popular beverage has been linked to a loss of taste buds
- When too many vitamins can be worse than none at all
- Which vitamin and mineral supplements anyone over 40 should be taking and in what amounts
- What are the best natural food sources of vitamins and minerals

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PUBLIC OPINION

Continued from page 21

Another development is an increasing awareness in this country that there is a growing gap between the rich and the poor, between the billionaires and the homeless. There's also a sense that the middle class is paying more of a tax burden than the people at the top. And I think this general sense of who got the money out of the 1980s boom years, and whether those are the same people who are paying the taxes, is going to be a very big issue in the 1990s.

1. How concerned does your research reveal the public is about the issues like tax fairness, the concentration of wealth and the middle-class squeeze?

All the polls on public reaction to the 1986 tax reform reveal the feeling that it is less fair than the previous tax structure. And another Gallup Poll stated just that in April. People are not sure what should be done about the tax code. But when you ask if they favor

WHAT'S YOUR OPINION?

Politicians and television news rely on polls to gauge public opinion. However, because of polling techniques and discrepancies between what pollsters are told and what the public actually believes, polls may not be entirely accurate. The American Legion Magazine would like your opinion on the question: Do you believe polls are an accurate measure of public opinion? Send your letters to OPINIONS, The American Legion Magazine, P.O. Box 1055, Indianapolis, IN 46206.

an increase in the top tax rate for people making more than \$80,000 or \$1 million or \$2 million — and polls have used all those numbers in questions — the answer is yes. Very large percentages feel that way. I think the public has the sense that the middle class has paid more of the freight. That may or may not be true, but as a result there is a sensitivity to these issues, so much so that a lot of pollsters don't like to run questions on them.

What are the main points made in this regard in your new book, *The Politics of Rich and Poor?*

What I suggest is that this issue is taking shape again in a way that we have seen before only two or three times in American history. We're emerging from a period during which business and finance have been very fashionable, when entrepreneurship was fashionable, when conservative economics was strong. All of these things came together in creating a boom period. Yet when you create a boom period like that, what often happens is that people who were best able to take advantage of the boom — those who have capital, who have education, who have skills — get a little more and a little more and a little more. And it is pretty clear at this stage of the game that is what has happened. Virtually every government statistic for the past two or three years has showed the top 5 percent, or more precisely the top 1 percent, have increased their share of the nation's income and the nation's wealth. My book shows, through an enormous amount of data, that people have little sense as to the enormous sums made by people at the top. This will become a very big debate.

Q. What will government do about that?

Please turn to page 62



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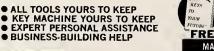
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PUBLIC OPIN

Continued from page 60

I don't think government can or will do too much about it. While dealing with similar issues in the 1930s, Franklin D. Roosevelt suggested putting a cap on income of \$1 million but nobody wanted to do that. I think during the 1990s, there will be more attention to some of the unfairness to the middle class in tax policy and more attention to ending some of the ways through leverage buyouts and S&L gimmicks and all kinds of fast-buck deals, whereby a small group of people made a lot of money. I don't think they will be able to make that kind of money during the 1990s because there will be legislation aimed at closing some loopholes that have helped channel money in disproportionate amounts to the handful at the top. But I wouldn't look for any radical policy change. What you are talking about is incremental policy change.

■ What kind of voting trends do you see during the 1992 presidential election?

If the economy is in good shape, A. the Republicans get re-elected. Republican presidents don't lose when the economy is in good shape; they lose when the economy starts falling apart. If the economy starts to show weakness that will increase the prospects the Democrats can get back in the White House.

Would you predict who will be on the tickets?

I think on the Republican side you have to figure that even though George Bush might have some primary opposition, because moderate Republicans have been challenged by the right, that he should be the nominee again barring some very, very unforeseen circumstance. The big question is whether Dan Quayle would be his running mate, and I don't think that is more than a 50-50 proposition. On the Democratic side, it depends on if there's a weak economy, in which case I think Democrats would want the nomination, and conditions would tend to favor a more populist candidate. If the economy is in good shape, though, the Democrats might run what I call a "throwaway" candidate.



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S&L CRISIS

Continued from page 27

For the bigger or "jumbo" mortgages, those of more than \$187,450, Changing Times predicts a jump of one-eighth percentage point, an extra \$222 per year on \$200,000 or \$6,660 over 30 years. Tougher rules will govern loans, and the larger the transaction, the more the consumer will feel the grip of the new regulations. More questions will be asked during the loan application process so be prepared to demonstrate net worth, in terms of assets and income.

In the big picture, the S&L crisis will further depress the value of real estate, increase long-term interest rates, and cost every taxpayer. There are obviously many measurable consequences of the thrift bailout, but how big is this mess, in terms of other financial disasters?

During the Great Depression, more than 1,700 thrifts failed, costing depositors an estimated \$200 million. S&Ls actually fared better than the commercial banks of the period. While 4.5 percent of the nearly 12,000 thrifts operating in 1930 collapsed, 38.5 percent of the nation's commercial institutions folded. FDIC and FSLIC, federal deposit insurance, was then created to restore the integrity of the banking industry. It did.

But the potential for another thrift crisis was recognized but discounted by people in policy-making positions. Savings and loans began over a century ago as a needed source of mortgage financing for first time home buyers. During the early 1800s, commercial lending institutions viewed loans to small investors as too risky and unprofitable. The S&L had found a niche.

For many years, thrifts were required to keep the bulk of their loans in single-family mortgages and they still are. In return, they were permitted to offer slightly higher interest rates to attract depositors. The system worked, but not without some problems.

S&Ls were notorious for red lining, or refusing to lend money to minorities regardless of their credit rating. By controlling loans and where buildings were constructed, S&Ls helped place whites in suburbs and minorities in inner-cities. Today, the results still shatter the melting pot ideal.

But it wasn't racial prejudice that brought down the S&Ls. In the 1970s inflation soared, interest rates rose, oil prices collapsed, and the government deregulated the S&L industry. These factors combined to crush the thrifts.

Was the S&L crisis an accident waiting to happen?

"I think that it was an accident waiting to happen in the aftermath of 1982, when you could observe the much more far-flung and inherently risky uses to which the S&Ls were putting their money," said Sam Hayes, professor of corporate finance at the Harvard Business School.

In the early 1980s, the principal investment strategy of thrifts of borrowing short-term to finance long-term investments was considered inherently flawed by some observers. With certain qualifications, many experts lend some credibility to this idea.

According to Malcolm Wilson, former chairman and CEO of Manhattan Savings Bank (1977-1986) and former governor of New York (1973-1974), that only has "validity when there is a cap on the interest a bank can charge for its loan."

Wilson said the interest rates only became a problem after the inflation during the mid-1970s.

"Our data shows that S&Ls found themselves at a rate disadvantage and



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the inflation of the 1970s drove up their deposit costs. They were paying more for their deposits than they were earning on their loans," confirmed Warren Heller, research director for Veribanc, a bank rating firm in Wakefield, Mass.

'The S&Ls were in a bind," said Wilson, "because assets consisted of longterm mortgages with fixed rates of interest, 4.25 percent to 6 percent, and their depositors clamored for more interest. And they could not pay more interest because of Regulation Q, which is a 1933 Federal Reserve Board regulation setting a ceiling on the interest that could be earned on bank deposits. Then the government began to compete with all of the thrift industry in its weekly sale of treasury bills." Ultimately, the government sold those bills at an interest rate of 17 percent to 18 percent, but the banks were limited to making interest payments of about 8 percent. The problems may have been inevitable.

"S&Ls go counter to accepted notions of how one should invest, and it was acceptable in the United States for a number of decades after WWII because the interest rates were kept at a very stable level. While the money the S&Ls had was theoretically short term, there was little incentive for depositors to move their money and the S&Ls had a secure deposit base," explained Hayes.

That luxury ended as interest rates skyrocketed, leaving the average consumer priced out of the housing market. New financial vehicles came on to the scene-"NOW accounts, money market funds, CDs"-which offered better returns on investments than the S&Ls. The result was similar to a run on the banks. Depositors took their money out of S&Ls and reinvested their capital in higher yield investments.

S&Ls were in a Catch-22. The amount of interest that they could pay depositors was regulated by the government, and at the same time they were required to devote most of their loans to home mortgages. The money market funds that Wilson spoke of took billions of dollars of deposits out of S&Ls. The result: 800 thrifts closed during the 1981-82 recession. It was the industry's response to this problem that created the S&L crisis of 1990, the \$500 billion mess that will take money from education, defense, and our standard of living.

Instead of dealing with the problem, the government deregulated the thrifts and unleashed them into the market with a license to gamble on anything with federal insurance backing their

every foible. S&Ls wielded considerable clout on Capital Hill and were allowed to dabble in speculative markets with deposits without concern for risk. It they won, they kept the bounty. If they failed, the government compensated for the shortfall. A sweet deal.

S&Ls took advantage of their new powers and invested in real estate, junk bonds, and engaged in fraud. According to Newsweek, 183 indictments, 307 defendants charged, 202 convictions, and 381 cumulative years of punishment have been handed down as the result of thrift related crime. The theft combined with economic circumstances and deregulation to form the prescription for disaster.

The S&L crisis will cost you money. It will affect the price you pay for real estate and how much you make when you sell your home. But what do you do if your S&L faces financial ruin? How can you tell if the place where your money is held will close and become a funeral home?

If your S&L is closed by the government, all your money, if the institution is federally insured, is protected up to \$100,000. But be careful not to put it in lump sum, because any interest the account earns will be figured under the umbrella of the \$100,000 mark. The insolvent S&L will be taken over by the government and will either be liquidated, merged with another thrift, or sold to the highest bidder. If your account is not federally insured, you

can file a claim and try your luck. It is unlikely that you will get all of your money back.

Here are three simple tests to determine whether or not you should invest in a thrift. Be sure that the S&L is willing to provide you with basic financial information. If they are hesitant to provide you with data in print, take your business elsewhere. Inquire about how the bank's chief executive is paid: Is his compensation based on just earnings or are earning and risk control part of the equation? If earnings are the only determining factor, you have found an executive with no incentive to avoid risk. Avoid the institution. A final measuring method is to track the stock of a publicly traded institution. If the price of the stock swings below the industry as a whole, you've found a potential failed thrift.

"Members of The American Legion should be downright mad and angry about the S&L crisis," said James R. Barth, former chief economist for the Office of Thrift Supervision. "The villainous S&L operators who squandered your deposits, the congressmen who accepted their money in return for access and favors, and the Wall Street dealers who robbed the S&Ls, to finance their condos and European sports cars deserve your ire. As Michael Lewis, the author of Liar's Poker, stated-"In the United States, the greedy don't get what they deserve. They get rich.'

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GOOD MEN

Continued from page 25

brought into the light, they too seem to smolder with choler and alienation.

Every American war had produced disaffected soldiers—the Cincinnati after the Revolution, the Grand Army of the Republic after the Civil War, The American Legion after World War I.

And after every American war, society has been bewildered by their behavior and looked upon these groups with suspicion. Newspapers across two centuries are filled with complaints about the drunken, lawless, self-pitying lot of veterans who seem to be

everywhere. What in heaven's name was bothering these men?

In their letters and memoirs, veterans always provided the answer.

"My mind," wrote a World War I Army sergeant, describing the death of a comrade, "is a reel of a thousand such scenes. So is that of every lad who went over."

A generation later, a Marine from the Pacific theater of combat wrote, "It's hard to sleep without seeing men die all over again. My bayonet and shrapnel cuts are all healed up...but none of us will be completely cured for years."

All this from doing what one psychologist called society's "death" work.

Parris Island, named for colonial settler Alexander Parris, is 7,132 acres

of sand, swamp, and salt marsh just off the South Carolina shore in the intercoastal waterway, roughly halfway between Charleston and Savannah. The island is hot and inhospitable in the summer, fit only for water snakes and sand fleas and green-head flies. In the winter, when the wind cuts sharply across its flat, open expanse, it seems a desolate place....

When I first set foot on Parris Island, it struck me as dark and isolated, cut off from the mainland and the laws of civilization, a place where men were driven until they dropped, where they were beaten and bloodied, where, sometimes, they even died. Now, from the far side of the battlefield, this well-groomed academy seemed almost innocent.

* * *

Many kinds of men spend their lives in uniform; brave and craven, wise and empty-headed, careerists and cold-blooded killers. Marines are taught to ignore these shades, especially in combat. A professional follows his orders not because he holds those who issue them in high regard; he steps smartly because obedience is part of the code. Like them or not, he gives his betters their legal due.

His round-rimmed glasses gave Doc DeWeese a gentle, almost literary look. (Later it seemed to surprise no one when he announced he was a divinity student.) His skin was so fair, the tropical sun left him freckled and pink, like a pomegranate. He was a short, slight man, the near side of 5′ 5″. And quiet too. No bluster, not even an occasional gust. But he had a farm boy's stamina, and he matched the sturdiest Marine step for step.

Like all Navy corpsmen assigned to the Corps, he had been trained to shoot a Colt .45 caliber automatic, which he carried in a holster. But he abhorred that weapon—all weapons, in fact—and refused to have anything to do with it. He would not take target practice, check his sights, strip his piece and clean it. After four months of neglect, the slide was frozen fast with rust to the trigger housing. This corruption of a lethal tool gave Doc a great deal of pleasure. "Good ol' Trusty Rusty," he'd say, patting the corroded and useless hunk of metal that hung on his hip.

Corpsmen were sailors, hospitalmen in the Navy. If they volunteered, or were unlucky, they were assigned to the Marines. We taunted them, called them "swabbies" or "deck apes" or "squid," but we revered those plucky medics. Their job was to keep pace with us, no matter how withering the fire, and then,



without regard for their own safety, rush to the side of the wounded. A Marine's mission was easy: point the weapon, pull the trigger. A corpsman's was impossible, pure self-sacrifice.

* * *

Leadership at Quantico was taught by example, sometimes from the lights of old campaigns—such dauntless luminaries as Lewis B. "Chesty" Puller, the winner of five Navy Crosses—sometimes from the conflict at hand. The protagonists of our war had the advantage of being fresh from the field. Theirs were not the dusty lessons of history. They still had mud on their boots, still carried the moldy smell of the bush. Their testimony animated the abstractions of the textbooks, made real the weight of command, the awful responsibility of sending men to do battle.

"You're gonna get people killed; you're gonna get people wounded. It's an absolute surety," Dave Buckner lec-

tured the subalterns.

Casualties were part of the profession of arms, the consequence of unsheathing a sword or aiming a gun. They could not expect to take ground, he told them, or hold it without spilling blood.

"To be quite crude about it," he said, "you can't make an omelet without breaking some eggs."

* * *

All commanders, at all levels, are in large measure removed from the men in their charge. Even those in the trenches, who share the danger, who face the bullets, bayonets, and shells, never really come to "know" the men who fall around them. The professional cannot afford such intimacy. He must be detached, democratic in the choice of those he sends to die. I have often wondered whether casualties were real to men like Xenophon, Wellington, "Black Jack" Pershing. One historian says that commanders of the modern era felt the stress of battle and loss so keenly, they sometimes broke down suffered nervous stomachs, heart failure, blackouts. But I wondered. Could a professional really connect? Feel a part of the circle? It was not his billet that isolated him, it was his business, so deliberated, so grim. "You can't make an omelet without breaking some eggs."

And yet. And yet.

* * *

I know now why men who have been to war yearn to reunite. Not to tell stories or look at old pictures. Not to laugh or weep on one another's knee. Comrades gather because they long to be with men who once acted their best, men who suffered and sacrificed, who were stripped raw, right down to their humanity.

I did not pick these men. They were delivered by fate and the U.S. Marine Corps. But I know them in a way I know no other men. I have never since given anyone such trust. They were willing to guard something more precious than my life. They would have carried my reputation, the memory of me. It was part of the bargain we all made, the reason we were so willing to die for one another.

I cannot say where we are headed. Ours are not perfect friendships; those are the province of legend and myth. A few of my comrades drift far from me now, sending back only occasional word. I know that one day even those could fall to silence. Some of the men will stay close, a couple, perhaps, always at hand.

As long as I have memory, I will think of them all, every day. I am sure that when I leave this world, my last thoughts will be of my family—my comrades, such good men.

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RETIREMENT

Continued from page 23

taxes apply to estates worth \$600,000 or more, and estate taxes start at 37 percent, it2s worth the effort to ensure that your estate pays minimal taxes.

Assets that you and your spouse own jointly pass to the surviving spouse taxfree. When the surviving spouse dies, estate taxes may become due.

The only way to be sure that property you own passes to your heirs in accordance with your wishes is to provide instructions in a will. The average cost for a simple will is under \$100—a more involved one will cost more. That's a small investment to ensure that your assets are disposed of as you want them to be.

If you die without a will, the assets in your estate are distributed in accordance with your state's laws, which means that a formula will be used, without regard for any special desires you may have.

If you currently have assets that are worth more than \$600,000, you can start reducing the value of your estate by making gifts of up to \$10,000 a year to those you've provided for in your

Married couples can jointly give \$20,000 a year per person. Such gifts do not trigger the gift-tax provisions.

You can also make gifts of any size to charities without any tax liability, and to health-care or educational institutions for a relative's or friend's medical or tuition bills.

If you anticipate that the value of your estate will be somewhere between \$600,000 and \$1.2 million, another way to minimize estate taxes is by setting up a bypass trust.

Under such an arrangement, you transfer \$600,000 of assets to your spouse and transfer the rest of your

assets to the bypass trust.

A bypass trust is structured so that your spouse does not control the trust, but receives annual income from the trust's investments. Because the trust's assets are not under your spouse's control, they are not counted in your spouse's estate.

Because the assets in your spouse's estate are valued at \$600,000 or less, these assets pass to your heirs tax free when your spouse dies, as do the assets in the bypass trust. Your attorney can help you set up a bypass trust.

Retirement Living. In order to avoid

any unhappy surprises after retirement, you should assume that you'll require about 80 percent of your pre-retirement income once you retire. If you won't need 80 percent, you'll be pleasantly surprised and have extra money. Let's examine some of the major costs components of retirement living.

• Housing-If you plan to remain in the same home or apartment, your housing costs are apt to remain about the same. Your utility costs may rise because you'll be spending more time at home; your housing costs will decline if your home is paid for, but property taxes are likely to increase at the rate of inflation, or more.

Some people plan on selling their home and moving to another part of the country where housing is less expensive. This is an option for people who have friends or relatives in other parts of the country. For those who do not have friends or relatives elsewhere, however, it may not be a good idea to relocate simply to save on housing costs. The community that you currently reside in may be one that you've probably lived in for quite a while, and one in which you have friends, family and established contacts. Don't underestimate the trauma of uprooting your household and moving to another section of the

If you are going to relocate, rent for six months in the new community before selling your home and moving permanently. Relocating can also affect whatever plans you may have for postretirement employment. If you decide to pursue a second career in the community you're now living in, you have many contacts that you can count on to help you. But if you relocate elsewhere, you may not have that advantage. Only 3 percent of all retirees relocate to another state.

- Food—Once you retire, you won't need to eat lunches at a restaurant or cafeteria. You may find yourself going out for lunch with your spouse regularly and your savings from the reduced cost of job-related restaurant meals may not be as great. It's realistic to estimate that your food costs will remain about the same.
- Travel—As a retiree, you will not incur the commuting costs you did while working, and this will certainly result in some savings. However, you're apt to take more trips out of town to visit friends, relatives, children and grand-

children. On balance, it is not a good idea to expect significant reductions in travel costs.

- Medical Costs—Your health insurance costs as a retiree will probably increase and your total medical expenses will likely increase as you grow older.
- Clothing—As a retiree, you may see a reduction in your cost for clothing because you don't need to dress for work any more. If you're a blue-collar worker, don't expect too much cost savings.

It's apparent that you'll require almost as much income as a retiree as when you were an active employee. Of course, because slightly more than 7.5 percent of your income currently goes for Social Security taxes, you can reduce your income requirements by that amount once you retire. And maybe you'll achieve an additional 10 percent to 12 percent reduction in your cost of living as a result of the savings possibilities mentioned earlier, which means an overall income reduction of nearly 20 percent.

If you operate under these assumptions, it's unlikely you'll run into financial problems in retirement.



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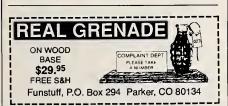




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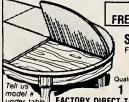
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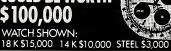


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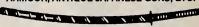
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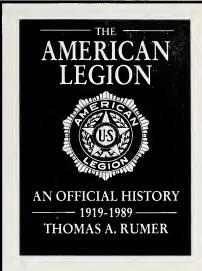


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Sign Of The Times

The neighborhood service station is changing gas prices so often, the owner spends more time on a ladder than under a hood.

No Passing

Did you ever notice that when you're driving, anyone going slower than you is an "idiot" and anyone driving faster is a "maniae?"

Debt Set

Personal debt has given America three distinct classes of people: The Haves, the Have Nots, and the Haven't Paid For What They Haves.

Interesting Rates

"I'd like to see those savings and loan officers put in jail," commented one woman after reading the latest about the S&L crisis, "with their sentences compounded daily."

Odd Odds

"I never believed in gambling systems," said one man returning from Las Vegas. "But lately I've begun to notice a definite pattern. Whenever I enter a casino, I lose,"

Bad Taste

The post office has introduced stamps you don't have to lick. But the price still leaves a bad taste in your mouth.

Ransom Note

"I got a real scare the other day," said the father of a college student. "I opened my daughter's tuition bill and thought it was a ransom note."

Fish Story

Give a man a fish, and you feed him for a day. Teach a man to fish, and you get rid of him on the weekends.

Doctor's Orders

"My doctor told me if I want to stay healthy, I should cut out everything I enjoy," chuckled the man after a doctor's visit. "So I told him how much I enjoy paying his bills."

School Daze

"When my father sent me off to school, I had to work my way through college," one friend told another. "Well, now my son is off to school and we're continuing the tradition—I have to work his way through college, too."

Crushed Vanity

A vanity license plate seen on a car with several dents and scratches: "Ouch."

History Lesson

Students who flunk history class are doomed to repeat it.

Scrambled Eggs

It's sad, but yesterday's nest egg is today's chicken feed.

Working Stiffs

The best part about being a mortician is that *everyone* you meet is a prospective customer.

No Vacancy

"I used to have a healthy mind and a healthy body," said the man while examining his protruding belly in the mirror. "But now I have a healthy mind and no place to put it."

Beached

The beach was so crowded this weekend, there was no room for the tide to come in.

Funny Money

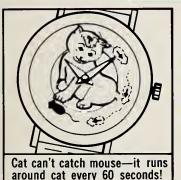
There's a new board game called S&L Monopoly. It's like regular Monopoly, except you buy houses and hotels with other players' money.



"It is a lovely gesture, Edward, but wasn't it a bit early to give your body to medical science?"

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